the Check List

Check Collector's Round Table

Volume II Number IV Issue #8 October 1971
PUBLISHED BY ROBERT FLAIG P.O. BOX 27112 Cincinnati, Ohio 45227

WE ARE TWO YEARS OLD

C.C.R.T. has completed its second year of operation this month. We have come a long way in just two short years, starting with a handful of members in October 1969, we now boast 213 members located in 42 of our states and several foreign countries. Our collecting interests are being noted by more and more people interested in numismatics and paper-related Americana.

1971 has been an eventful year marked by more member participation, increased cooperation, the best activity in auctions to date, more interest in the well-being of C.C.R.T., as well as indications from more of our loyal members who are willing to get involved in the workings of this growing organization. (Our C.C.R.T meeting at the A.N.A. Convention in Washington substantiates this).

We have only one way to go, UP, as long as we have the continued support of our members, through their various talents and help. Membership will continue to increase in direct proportion to our combined efforts to inform other collectors that we have an organization dedicated to their collecting interests and we'll be able to interest more new collectors in the process too.

Our hobby has "taken hold" and here are a few indications that prove it: we continue to grow in size, more and more inquiries about C.C.R.T. are being received, "unrelated" national publications are making mention of our hobby, letters to your editor have increased tenfold, museums are requesting our publication including the Smithsonian, copies of T.C.L. are on file in the A.N.A. library, classified sections of numismatic publications contain more ads for checks than ever before, more dealers are stocking and offering checks and related material, more checks were in evidence at the recent A.N.A. Convention, and of course the inevitable - prices have gone up on checks etc.

1972 is just around the corner and we can make it an even better year to report next October when our third birthday rolls around - LET'S DO IT, but the time to start is now! How? A greater drive for new members, still more participation from members in the production of good researched informative articles for T.C.L., more involvement of

members in the actual function of C.C.R.T., more participation in our auctions - both in offering material and in bidding and there are many other areas that can stand an additional push.

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PLEASE NOTE

With this issue the great majority of our members dues for 1972 will be payable. Please take the time NOW to send in your dues...$3.50, the exception being members outside U.S.A. Your dues are needed to keep CCRT solvent and continuing to function. As you'll note from the resume of the minutes of our meeting in Washington this past August, all members present, to a person, voted for an increase of dues to $5.00 per year. This amount would have given us some "elbow room" to work. Shortly after this meeting the "Price Freeze" went into effect anf for this reason I have decided to continue to continue with the present dues of $3.50 for 1972. (Other organizations at the convention also voted for dues increases, whether they will go through with them I do not know) WHAT IS IMPORTANT IS THAT YOU SEND YOUR DUES AS SOON AS POSSIBLE, your cooperation will be appreciated. Those who wish First Class Mail delivery of T.C.L. please add $2 to dues.

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C.C.R.T and A.N.A. CONVENTION BRIEFS

It was great to see our many friends and members of C.C.R.T at the A.N.A Convention. It was a large, well planned event, and both the bourse and exhibit areas were something you could not get enough of.

I'm sorry to report there were no check exhibits in competition, although several contained this type of material to augment their exhibit. Let's see if we can get some true check and related material exhibits for the 1972 A.N.A. Convention -- this one will be in New Orleans.

I did have the privilege of meeting two of our C.C.R.T. members who were very much responsible for the success of this fine convention. Mr. Brent Hughes and Mr. Eldridge Jones. Both found the time to have exceptional noncompetitive exhibits in spite of being deeply involved in convention matters. I came upon Mr. Jones in the bourse area when I noticed he was carrying, of all things, a cut-cancel device in the shape of a hammer. He was on the way to put it in his display. Mr. Hughes managed to find time to attend our C.C.R.T. meeting and enter into our discussion - it was a pleasure.

A greater number of checks than ever were in evidence in the bourse area. Many other dealers had them if you asked...yes, your editor picked up a few to add to his collection.

The facilities provided C.C.R.T. at the convention were of the best. Our meeting room contained ample space, nice surroundings and all the necessary trimmings. We also were provided with a very nice hospitality room complete with the needed furnishings. Signs for our rooms were made by Mr. Brent Hughes, in fact he was responsible for all the many signs at the convention.

I wish to express the appreciation of C.C.R.T. and myself for the wonderful facilities provided through Mr. Price, General Chairman of this convention. The many facilities and hospitality offered will always be remembered - a big thank you to Mr. Price, Mr. Jones and Mr. Hughes for making this a most outstanding convention and a high-point in the

1971 activities for C.C.R.T. Our thanks also to the many other staff members who helped with this convention.....Bob Flaig

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OTHER CONVENTION HIGHLIGHTS

Mrs. June Budd busy collecting her state capitol checks but not too busy to keep crusading for C.C.R.T. - She recruited two new members during the convention!

Met Harry Wigington in the hospitality room where he exhibited his new found combination cancel and spindle device used years ago. Managed to say "Hello" across the room to Paul Peel. Met Ken Hallenbeck after our meeting, he arrived too late to attend, but just in time to learn he was newly elected to the Board of Governors of the A.N.A. - Congratulations! Hand a nice chat with Frank Crowther and Harry Williams following the meeting and a most informative one with William C. Henderson.

Noted Russell Rulau attempting to photograph the C.C.R.T. meeting - his camera "reneged" and he borrowed Jeane Flaig's camera - this proved to be a poor sutstitute as the lighting was too low for the Instamatic lens... Good try though. Our thanks to Mr. Rulau just the same.

Enjoyed our brief visits with Walter Allan, Dick Hoober, Dr. John A. Muscalus, Gary Olsen, J. Tidwell, M. Tiitus, Dorothy Gershensen, Amon Carter, Alva Christensen, Earl Moore, Mr. and Mrs Robert A. Condo, Malcolm Thompson and his sons, Howard Baron, Dick Bowman, Herbert Friedman, Robert K. Richards, Raymon Hatfield and many, many more of our C.C.R.T and A.N.A. friends. It's too bad our stay was limited to just two days!

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NOTES CONCERNING OUR MEETING

The meeting was centered around two main topics - increasing C.C.R.T. dues and predominantly a discussion of the "workload" necessary to carry on the functions of C.C.R.T.

We have done so well that we have created problems for ourselves. Dues as previously noted will not be raised during the coming year (covered elsewhere in this issue) so no discussion will be noted here. As most of you know Jeane, my wife, and I have carried on the total operation of C.C.R.T. from its beginnings. We are both gone from home all day and the work of C.C.R.T. is being done in spare hours, mostly evenings and the greater part of most weekends. With the growth of C.C.R.T. and the corresponding increase in the amount of work necessary to carry out the varied functions, it has been increasingly difficult to keep abreast of the ever expanding workload. We have reached the point that one function must be set aside while another more pressing one is taken care of, this results in other functions piling up. Such operation tend to snowball until all functions get behind schedule. Because of the above conditions it was thought proper to bring them before the members present at the meeting and to ask their advice. (See meeting notes following)

From the discussion that ensued, I believed it proper to ask that a committee be formed to investigate the possibility of dividing the workload. Of those present Mr. Malcolm Thompson and Mrs. June Budd volunteered to work on such a committee. I further appointed Mr. J.E. Weaver,

Mr. Larry Adams, and Mr. William Heald. The latter three were not present. My wife and I will also serve on this committee; I will serve in the capacity of chairman. Unfortunately the operation of this committee will have to be carried on through the mails since we all live in such widely scattered areas. This is not a closed committee - we welcome interested members who would like to either be an active participant on this committee, or, submit suggestions to the committee - contact any of us. Members of the committee:

Mrs. June Budd
1005 Ave. "G"
Fort Madison, Iowa 52627

Mr. Larry Adams
969 Park Circle
Boone, Iowa 50036

Mr. J.E. Weaver
P.O. Box 30
Woodland, Calif. 95695

Mr. Malcolm Thompson
3958 Juniata St.
St. Louis, Mo. 63116

Mr. William R. Heald
P.O. Box 216
Albuquerque, New Mexico 87103

Bob & Jeane Flaig
P.O. Box 27112
Cincinnati, Ohio 45227

Working papers have recently been forwarded to all committe members and as we work towards our goals all members of C.C.R.T will be informed through T.C.L

It should be made clear that your editor and his wife continue to enjoy their work with C.C.R.T., even more so than previously - if such is possible. This increased workload situation is only brought to light for the good of C.C.R.T and our continued growth.

As you'll note elsewhere in this issue some of our members have already indicated their desire to help and some have already involved themselves in some facet of our operation. If you would like to join this group of members, your services, talents, skills are most welcome - just drop us a note. All the services of members who offer them will be utilized - it will take our committee a little time to complete its task - thus, members volunteering assistance will be advised as soon as possible as to how they can help.

It is unfortunate so much of this issue is devoted to our operation of C.C.R.T. rather than additional informative articles but I believe it important you be kept informed.

I am elated by the interest and concern many of our members are showing for our continuing success; with this kind of support, 1972 should be a great year....as a starter note the new authors and new programs and activities in this issue. I hope to report more new happenings for the good of our hobby during 1972.

At this point perhaps it is well to present the report of our meeting held in Washington so that you may have a better understanding of our current operation. Following these notes you'll find listed the objectives and aims of our committee.....Bob Flaig

C.C.R.T. MEETS AT A.N.A 80TH ANNIVERSARY CONVENTION, WASHINGTON, D.C.

The C.C.R.T. meeting was held on August 11, 1971 in the Lincoln Room - West of the Washington-Hilton Hotel.
The meeting was called to order at 10:20 AM.
Robert Flaig presiding, Jeane Flaig - secretary.

MEETING RESUME:

I In as much as all in attendance were members of C.C.R.T., Bob Flaig eliminated the previously planned brief history of C.C.R.T. for guests or prospective members, thus allowing more time for the important discussion of future plans and problems.

II C.C.R.T is functioning very well at the present time although certain problems are being encountered by the Flaigs and assistance is solicited at this time.

Some of the problem areas submitted by Bob Flaig and discussed by members in attendance:

A. Problem - Time involved in covering publicity.
   1. Need publicity person - someone to keep in touch with publications - need member to do this on a national basis.
   2. If you're interested in this or know of another member who may be interested, please contact Bob Flaig.
      (We now have a member filling this position - see elsewhere in this issue)

B. Problem - Time & Cost involved in covering "mail" or correspondence responsibilities.
   1. Inquiries - questions regarding membership or questions involving items for sale or price listings, etc. Each inquiry usually necessitates a personal reply.
   2. Postage costs and requirements, although C.C.R.T is not operating in the red at this time, much thought must be directed to the future necessity of increasing dues to cover the increased postal rates.
      (It was noted that The Check List must be mailed either by 1st Class or 3rd Class at this time) First Class mail at the present rate would require at least $2.00 increase while Third Class (which takes weeks for delivery) could be maintained by a $1.00 increase in dues.

C. Problem - Increase in cost of publication materials.
   1. At present time, because of purchasing materials in larger quantities at a saving to C.C.R.T, the next issue of T.C.L. (last for 1971) is taken care of.

D. Problem - Need for continuous supply of articles for publication
   1. The success in having an interesting, informative Check List means we must have a rather constant "flow" of material from the membership. Each and every member of C.C.R.T can be a valuable resource person. C.C.R.T. is indebted to the several contributing members who have faithfully submitted material for The Check List.

III Membership and Financial Status as reported by Jeane Flaig:

A. Membership:

1. Charter - Oct. 1969 to Nov.1970 — 167
2. Renewals as of Aug. 10, 1971 — 146
   (21 members did not renew membership - of this number there was 1 death and one unable to locate)
3. New Members - Nov. 1970 to Aug. 10, 1971 — 49
4. August 10, 1971 Total Membership — 195
5. We now have members representing 41 of our States, plus 3 from Canada and one each from England, Hungary and Sweden.

B. Financial -

1. Total Income — $1574.64
   (Derived from dues, advertising, donations, sale of back issues of The Check List, auction proceeds - including donated material and Special Offer material in issue #7 - donated)
2. Expenses — $1494.73
   Publication materials, postage, envelopes, bank charges, misc. expenses. (Not included - cost of mimeograph equipment & typewriter)
   a. Material has been purchased in advance (to save money by purchasing material in larger quantity)
   b. As a matter of interest to membership - Issue #7 cost approximately $205.66 to produce and deliver to members.
3. Balance as of August 10, 1971 — $79.91

IV Statements as related by Bob Flaig:

A. We are faced with two alternatives in continuing the operation of C.C.R.T.

1. Let dues remain at $3.50 and fit activities and the size of The Check List to this income plus proceeds from auction donations etc. This allows nothing for proposed projects such as Membership Certificates, Educational Certificates or promotional material.
2. Increase dues and have Membership Certificates, Educational Certificates, some promotional material, more illustrations etc. in T.C.L.

V Discussion, recommendations, etc.

A. Dues:

1. Mr. Hughes stated he did not know of any annual dues/subscription in the Washington area that were less than $5.00.
2. Mr. Bowman suggested possibility of raising dues to more than $5.00 if it was necessary to C.C.R.T.'s welfare.
3. Mrs Budd requested clarification of dues and the time covered. Explained: Dues for 1971 cover & include four issues of T.C.L. - Issues #5, #6, #7 and #8. Members joining at this time will receive issues #5, #6, #7 now and #8 when issued. Number 8 will be the last issue for 1971.
4. All members present agreed on increasing the 1972 dues of C.C.R.T. to $5.00 per year for membership. (See additional Dues information elsewhere in this issue)

B. General Assistance - clerical, etc, and some division of

responsibilities:

1. Mrs. Budd felt that certainly C.C.R.T. had many qualified members who would be willing to help in specific areas of work. Suggested check of membership.
2. Bob Flaig said that several members have already offered their assistance, such as Larry Adams on contacting individual prospects, Bill Heald with consolidating the listing of old checks noted in previous issues and formulating the 1971 T.C.L. Index. Special credit to Mr. J. E. Weaver and Mr. Larry Adams who have been involved in C.C.R.T. matters since before the days it was officially formed and for their continuing efforts. Also to the additional supporting members who have written articles, donated auction material, supported C.C.R.T. with ads in T.C.L. Without these members helping in many ways C.C.R.T. could not have survived.
3. Bob Flaig noted we have grown due to the cooperation of many of our members, in fact to the point it has created more work than can be taken care of. The increasing time needed to run the affairs of C.C.R.T. no longer can be squeezed into the spare time of evening hours and partial weekends and still run it efficiently without delays in some of its functions.
4. Bob asked for suggestions to the idea of possibly forming a nucleus to developing a more formal organization wherein it might be able to operate more uniformly and extend or divide some of the responsibilities. He suggested that a special committee be formed in order to investigate, review, evaluate and recommend for the "future" of C.C.R.T.
5. Malcolm Thompson recommended the following:
   a. The committee could draw up a proposal - in six to nine months and have it ready for membership approval.
   b. Set up or recommend special committees to assist in the workload.
   c. Propose an election of officers - possibly an election by mail ballot.
   d. Suggested possible officers - President, perhaps one or two Vice Presidents, in addition six to nine others including Secretary, Membership Secretary, Treasurer etc., plus board of Governors.
6. Mrs. Budd and Mr Thompson accepted positions on this committee working with additional members Mr. J.E. Weaver, Mr. Larry Adams, Mr. William Heald and the Flaigs. Any other interested member is invited to join this committee - send a note to Bob Flaig. Suggestions to the committee are welcome from any member. The Flaigs are to outline and enumerate all phases of work responsibilities and present this data to all members of this committee.

VI Other Remarks:

Mr. Condo stated that in some clubs only a "certain few" actually did the work. He suggested that along with other "jobs" or designated "relief" areas, we consider having a membership secretary, a new-member secretary, etc. and to try and obtain volunteers to fill these positions. He also suggested that each job be designated and accompanied with an explanation of all its duties. He recommended that this information be compiled and put into a "form" and sent to the membership, asking for possible volunteers.

Mr. Moore sug ested possibility of condensing The Check List - have less volume if possible, thus less time would be involved in producing it and certainly less postage and material costs. Mr. Moore also extended an invitation to the members of C.C.R.T. present to visit his bourse table and receive free an old check on The Corn Exchange Nat'l Bank of Phila.

Some members mentioned that they send clippings, news items, etc. to Bob Flaig and they do not expect a reply in return. (This was mentioned because of the extensive correspondence involved in C.C.R.T. activities and the publication of T.C.L.)

Mr. Richards suggested and received a unanimous vote of thanks, from the members present, to Bob Flaig for his excellent work with C.C.R.T. and T.C.L.

Meeting adjourned at noon.

Even though the meeting adjourned at noon, many of the members remained, swapping information, renewing and making new acquaintences. There were several of us who remained in the Lincoln Room-West until we were "practically removed" by the hotel employees who were anxiously trying to prepare the room for another meeting.

Submitted by Jeane Flaig

I request the indulgence of many of our members who participated in our meeting. I do not profess to be an adept secretary. No recorder was available nor can I use the shorthand method of recording notes. So much and so many important items of discussion were made that I apologize for possibly missing your important contributions.

J.F.

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C.C.R.T.'s "EVALUATION" COMMITTEE

OBJECTIVES/AIMS OF THIS COMMITTEE

1. Separate the presently consolidated operation of C.C.R.T. into several or more positions or offices.

2. Recommend how and what duties should be performed by each newly created position or office.

3. Add or delete from the presently listed duties now being performed.

4. Whether C.C.R.T should continue to operate as an informal organization or incorporate into a formal type of organization with necessary offices.

   If formal, what procedures should be taken to accomplish this?
   - Mechanics
   - Legal aspects
   - Proposed offices with functions and duties of each.

5. Any other recommendations for the good of C.C.R.T. with reference to organizational matters or procedures.

CHECK PROTECTION--MECHANICAL AND OTHERWISE Part VI Oct. 71

Jack Weaver (C.C.R.T.#2) Box 30, Woodland, California 95695

Those of you who have been around since Vol. I No. 1 know that I'm pretty well hooked on the collection and study of the many ways our ancestors tried to beat the check raiser and of those fascinating gadgets they usually used to do the job. Now, after five instalments on the subject, it's time to take stock. How many CCRTers have any real interest in this subject? How many collect mechanical protectors? Old ones, modern ones, or all kinds ?

So let's make a deal. If you'll take the time to drop me a short note telling me of your interest (and listing the "brands" of machines you own) I'll take the time to supply Ye Olde Editor with some more copy on the subject.

Meanwhile, I've tried to locate some check protectors for sale. The machines listed below were available as of a fairly recent date but of course could have been sold in the meantime. Just to keep the record straight: some of these people are complete strangers to me and I have seen NONE of the machines. The asking price was set by the owners and may in my opinion be either too high or too low. POSTAGE AND INSURANCE IS EXTRA IN EVERY CASE. All owners have assured me that the machines are in good working order. So here goes and good luck:

1) Swishers Place, P.O. Box 187, Coloma, Mich. 49038 has three machines to offer: A) A protectograph (Todd) Model E very similar to the one in Photo #10, pg. 167, Oct. 1970 Check List. Price $12.50. B) An F&E Hedman Checkwriter, Model 7-S, price $9.50. C) A checkometer Checkwriter and Protector (patent 1919) for $9.50 also. Machines A & B show some wear and rust but are in good working order. Machines B & C are of the "modern" type where the amount is set into the machine by tabs and the check inscribed by one stroke of a handle.

2) Norbert Weiss, 215 2nd St., South Melrose, Minn. 56352 is offering another Protectograph, this one a Model H, Ser. #125456, for $20.00.

3) Mrs. E. H. Deck, 15 Papago Blvd., Winslow, Ariz. 86047, has an F & E Checkwriter Series T., Model 7-P, showing latest patent date of 6-15-1920. She's looking for "best offer over $10"

4) Anthony Carrescia, 87 N. Main St., Bangor, Pa. 18013 has a Safeguard checkwriter (see machine #5, pg. 102, July 1970 Check List. "but has a thinner base".) He is asking $50.

5) Mrs. Louise M. Kubicke, 1632 E. Northern Ave., Phoenix, Ariz., 85020 will sell a Todd "Personal" Checkwriter for $20.00 (See photo #6, page 102, July 1970 Check List)

6) Mrs. Earle T. Anderson, 3554 Bryant Ave. South, Minneapolis, Minn. 55408, has a B.F. Cummins machine, patent dates 1889, 1890 & 1892: like photo #3, page 17, January 1970 Check List. Asking $35.

7) Agness B. Powers d.b.a. Finders Keepers, 723 Dongan Ave., Scotia, N.Y. 12302 offering a Todd Protectograph Model 60 at $10. Machine classifies "KXL" in the Bradford System for those familiar with that catalog of "modern" machines. Probably manufactured in the late 1930's.

WHO WAS WILLIAM GRAY?

Frank L. Cox 853 Washington St., Gloucester, Mass. 01930 CCRT# 131

All of the collectors have the $1 Massachusetts First Federal Stamp on documents most of which are probably marine insurance policies. A number of the collectors also have these marine policies with the $1. or 25¢ Second Federal stamp on them.

Commerce was being carried on extensively not only during the periods when the Federals of the first, second and third issues were in use but long long before 1800 and for a long time after that period. Salem, Gloucester, Marblehead, Newburyport and Portsmouth vied with one another in carrying their cargoes to the West Indies, Central and South America, Europe, and the far corners of the world. Their wooden ships were well made and their crews were good seamen, rugged and fearless. It was a picturesque, industrious and highly profitable era for the merchants of the New England ports.

The skippers were hard headed Yankees, who combined their knowledge of vessels and the sea with sound business sense. They carried with them instructions from their masters as to the ports of call and the selling of their cargoes. Their vessels went out laden with rum, fish, flour, lumber, hides, and other New England products. They returned with rich cargoes of salt, iron, fruits, wine, spices, coffee and tea.

Prominent in this picture was William Gray, whose name will be found on many of the policies mentioned above. Gray was born in Lynn, Mass. June 27, 1750, of humble parentage and while in his teens apprenticed to merchants in Salem, just a few miles away. He was a bright boy and quickly acquired a good knowledge of the mercantile business in the counting room of Richard Derby. During the early part of the Revolutionary period, he was a soldier in the Continental army, but his love for the sea found him a little later in command of a privateer and rendering valiant aid to the cause of the colonists.

After the Revolution he went into business for himself and at one time had a fleet of sixty square-rigged ships engaged in mercantile trade. He amassed a fortune and became the richest man in Massachusetts.

In politics he was a democrat and his sympathy with Jefferson and the embargo made him unpopular in Salem. He later made his home in Boston, became a state senator, and in 1810 was elected lieutenant governor. He died in Boston November 4, 1825. (See illustration on opposite page)

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A NOTE FROM MR. R. DUPHORNE

You would be surprised at how much fun it is to share your knowledge of checks with others. There are such a tremendous number of bank names which have existed in the past and which have either closed or have been absorbed by other banks - that we have barely scratched the surface as to any idea of the total scope of check collections. I am endeavoring to develop appropriate articles for this publication and would appreciate hearing from all members of the Round Table. If you feel like writing an article - do so - if not, just write me a letter, and I will put it into story form for the paper.

R. Duphorne
P.O. Box 1305
First National Bank in Albuquerque
Albuquerque, New Mexico 87103

Be it known that Israel Foster,

is entitled to one Share, 1913 in the Essex Bank
transferable only on the said Bank by the said Israel
Foster, or his Attorney, or Legal Attorney.

In Testimony whereof the Seal of the
President Directors Company of the Essex Bank
is hereunto affixed at Salem the 21st day of January
in the Year of our Lord Eighteen hundred

UNITED STATES REVENUE
STAMPED PAPER

This is the 5th in a series of articles authored by Mr. Samuel S. Smith for the AMERICAN REVENUER, a fine publication of the AMERICAN REVENUE ASSOCIATION. It is reprinted herewith by their permission.

Samues S. Smith (C.C.R.T. #18) 407 Lincoln Road #9-A, Miami Beach, Florida, 33139.

Part V - The C Die

Type C
Size: 108 x 50mm.
Washington to left in central circle.

In 1870, the American Phototype Co. introduced the C design, with a value of two cents. It was the largest of all the two cent dies, measuring 108 x 50 mm. Although it was not printed in as many colors as the B design, the C die has more types and varieties than any other item of Revenue Stamped Paper.

The plain imprint is found in orange, brown, red, pink, bronze, buff, and yellow, although Scott omits the latter three colors. I have seen all but the red, which Sterling, Henkel, and Vanderhoof all refer to as "crimson". Since all of these prior catalogues had used "red" in listing dies such as B and P, the use of crimson rather than red for the C die indicates the color involved might be unusual.

As in the B die, restrictive legends played a large part in these designs. GOOD ONLY FOR SIGHT DRAFT appears in two lines at the lower right in the yellow and orange, and at the lower left in the orange brown. GOOD ONLY FOR RECEIPT FOR MONEY PAID is found in the orange color, in two lines at the base of the imprint. GOOD WHEN ISSUED FOR THE PAYMENT OF MONEY is used only in the orange color, but found in two varieties. In the first the legend is in a single line at the base of the stamp. The other has the restriction in two tablets, with the first five words in the left tablet and the last three words in a right tablet. This "split tablet" variety also appears imprinted on both sides of receipts, once again for use by the William Topping & Co., as found in the A and B dies.

The legend GOOD ONLY FOR BANK CHECK appears in an unbroken band across the face of an orange imprint. The same legend is also found broken into three sections: GOOD - ONLY FOR BANK - CHECK, in orange, brown, and red. As before, only Scott refers to the color as red. Sterling did not list this particular item; Henkel called it "deep orange"; and Vanderhoof "orange brown", and since I have not seen a red shade, I cannot comment. The last items are an orange imprint with GOOD WHEN THE AMOUNT DOES NOT EXCEED $100 in a tablet at the lower right, and a Nevada overprint upon the orange GOOD - ONLY FOR BANK - CHECK. The overprint is with a two cent State of Nevada orange brown stamp, all apparently used on checks of the Agency of the Bank of California, as was the case with the B die overprints.

As was the case with the B designs, there was also a special "sample die" listed by Sterling and Henkel, but omitted by Vanderhoof and Scott. I've never personally seen this item, but it is described as being ornage in color, with SAMPLE appearing in white letters in the lower center of the medallion head. The words "Invalid for Actual Use" also appear at the base of the stamp. This variety, being a die and design variation deserves listing in the next Specialized, and I will so recommend to Scott Publications.

The Henkels' list also describes a freak or oddity of the C die, with part of the stamp appearing on the front of a check and part on the rear. This was obviously caused by an accidental folding during the printing process, and I would be interested in any further information regarding this or other printing errors. The printing process utilized in Revenue stamped paper, required two separate phases, since multi color presses were not available in the 1860's. First the stamps were imprinted on the paper in the appropriate colors, and then the paper was rerun through the press to imprint the check itself. It is altogether possible that this process was at times reversed, but the existence of imprints on blank paper, leads to the conclusion the stamp imprint was applied first.

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WANTED WANTED WANTED WANTED WANTED WANTED

Wanted Missouri Banking Material Including NATIONAL CURRENCY, CHECKS, OBSOLETE NOTES and others from ST. LOUIS, MAPLEWOOD, CLAYTON, MANCHESTER, CARONDELET and ST. CHARLES.

RONALD HORSTMAN ROUTE 2 GERALD, MISSOURI 63037

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NOTES FROM OUR MEMBERS

I received my issue of The Check List yesterday and enjoyed it very much as usual. The article on watermarks got me to research my material and I am going to send the results to both Mr. Heald and Larry Adams. I found two checks that show "PATENTED - Apr. 12, 1870" with a TC? monogram in the center. I will send to Wash., DC for the patent and it should prove of interest. I also found the use of watermarks in the 1870's but mighty few. .....

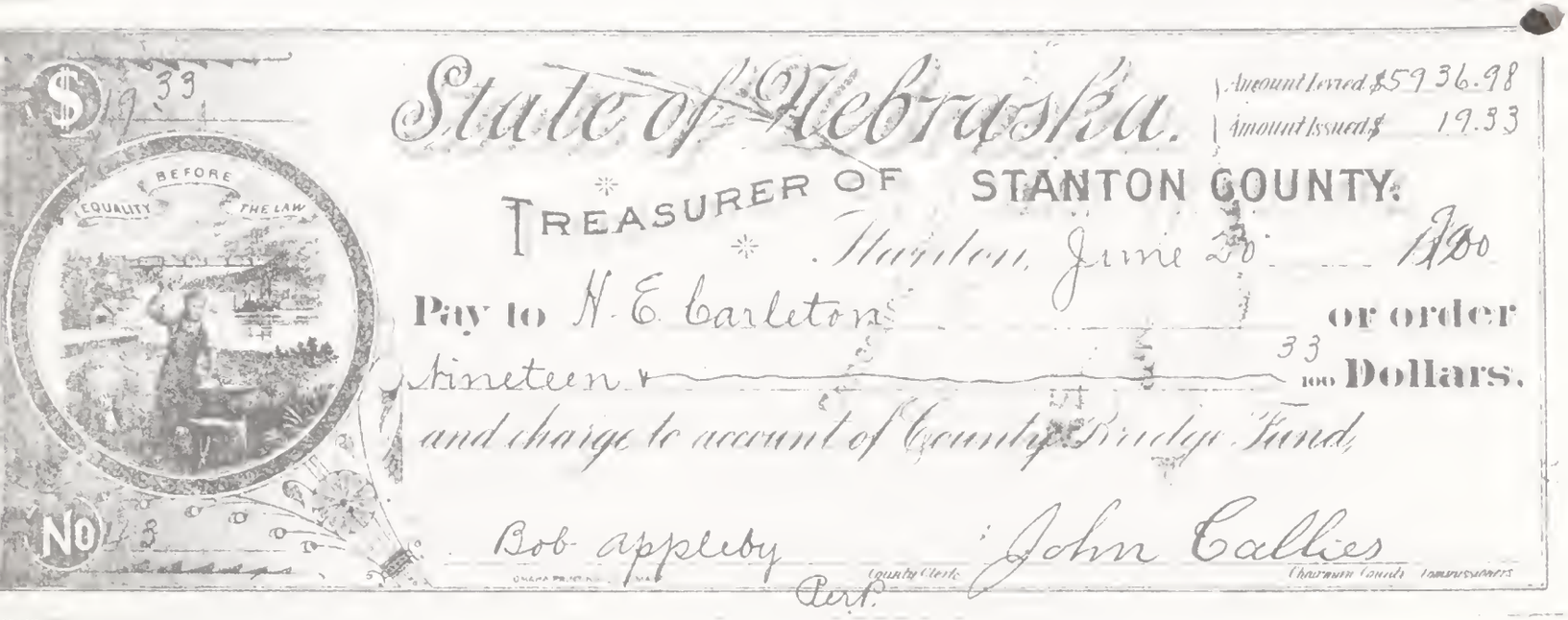
Several early state items that I have not seen listed are: Central City, Colorado (Territory) April 4, 1872 on Nathl. Young & Co., Bankers. This has a RN-C22.
Erie Gold and Silver Mining Company, Austin, N.T., 186-. This is an unissued order from the Secretary & President to the Treasurer to pay out money. No revenue stamp.

Mr. Smith in his article on the RN-b revenue die mentioned the two examples of the ones marked "Sample". He mentioned that he thought that Scott should list them. I agree as I have a RN type "C" also marked sample. I found this down in West Convina when Jack Weaver hosted a small group of CCRT members. He wrote that he wished his eyes had been good enough to spot it but I am sure he was too busy being a good host to really look over the offerings.

Thanks again for a most interesting publication...N.A. Wunder (CCRT #51) Box 94, Trona, Calif. 93562 MORE NOTES FROM MEMBERS ON PAGE 172

County Warrants for Sale
Stanton County Nebr.

(Special : One each of 23 types)
(listed - $7.00)



Nebr. Type STCW - 4

Type STCW - 1 (Vignette) Train & Eagle, brown ink, pink paper 1900 or before - $ .75 each

Type STCW - 1A (Vignette) Train & Eagle, black ink, pink paper 1901 or after - $ .50 each

Type STCW - 3 (Vignette) Wheat shuck, black ink, white paper 1900 or before - $ .25 each

Type STCW - 4 (Vignette) Equality before the law, red ink, white paper 1900 or before - $ .75 each

Type STCW - 5 (No Vignette) County Warrant, black ink, white paper 1900 or before - $ .50 each

Type STCW - 7 (Vignette) Equality before the law, black ink, pink paper 1900 or before - $ .75 each

Type STCW - 8 (No Vignette) Jury Warrant, black ink, pink paper 1901 or after - $ .35 each

Type STCW - 9 (Vignette) Equality before the law, black ink, white paper 1901 or after - $ .35 each

Type STCW - 10 (Vignette) Equality before the law, & Eagle, black ink, white paper.
1901 or after - $ .45 each

Type STCW - 11 (Vignette) Farm scene, black ink, gray paper 1901 or after - $ .45 each

Pioneer Documents
&
Art Gallery
P.O. Box 333
Pilger, Nebr. 68768

Vernon A & Eva M. Putz
Owners

County Warrants for Sale
Stanton County Nebr.

(Special : One each of 23 types)
(listed - $7.00)

Type STCW - 12 (Vignette) Farm scene, black ink, orange paper
1901 or after - $ .45 each

Type STCW - 13 (Vignette) Farm scene, black ink, yellow paper
1901 or after - $ .45 each

Type STCW - 14 (Vignette) Farm scene, black ink, blue paper
1901 or after - $ .45 each

Type STCW - 15 (Vignette) Liberty before the law & Eagle, green ink, white paper.
1901 or after - $ .45 each

Type STCW - 16 (No Vignette) Warrant, black ink, white paper
1901 or after - $ .20 each

Type STCW - 18 (No Vignette) Warrant, black ink, gray paper.
1901 or after - $ .20 each

Type STCW - 19 (No Vignette) Treasurer of Stanton County, black ink, yellow paper
1901 or after - $ .20 each

Type STCW - 20 (Vignette) Man shucking corn & Eagle, black ink, yellow paper
1901 or after - $ .30 each

Type STCW - 21 (Vignette) Man shucking corn & Eagle, black ink, white paper
1901 or after - $ .30 each

Type STCW - 24 (Vignette) Farm scene, black ink, yellow paper
1901 or after - $ .30 each

Type STCW - 25 (Vignette) Man shucking corn & Eagle, black ink, green paper
1901 or after - $ .30 each

Type STCW - 27 (No Vignette) Warrant, black ink, yellow paper
1901 or after - $ .20 each

Type STCW - 33 (No Vignette) County Warrant, black ink, green paper
1901 or after - $ .20 each

All of these County Warrants are from 50 to 70 years old and in good to excellent condition. These 23 different County Warrants, if purchased separately would cost $9.10.

Pioneer Documents
&
Art Gallery
P.O. Box 333
Pilger, Nebr. 68768

Vernon A. & Eva M. Fuhs - Owners

EARLY BANKING IN IOWA

PART II (Continued from issue #7)

Mrs. June Budd (C.C.R.T. #87) 1005 Avenue G Fort Madison, Iowa 52627

For more than half a century the career of the State Bank of Iowa appears most honorable. The real credit for its success must be given to the men who ruled its policies and practices throughout its existence. Its life history included the entire period of the Civil War. If we date its beginning from October 7, 1858, when the directors first met in Iowa City, and fix its closing date on November 22, 1865, when the records of the Bank were closed with the informal meeting in Davenport, the period of its existence was seven years and twenty-five days. But it can hardly be said to have conducted business that long, for before the final date the office in Iowa City was closed and the branches were carrying on business under national charters.

The State Bank supplied a sound currency during the period in which it existed. Depreciated currency of that day emphasized the importance of a uniform bank currency that was always redeemable at par in legal tender funds. The notes of the State Bank of Iowa won the public confidence and filled an important place in the circulating medium of Iowa.

A third test for a bank of that period was its ability to keep out of politics. The Second Bank of the United States had been a political football for nearly ten years. The Miners' Bank of Dubuque was the center of a political struggle in the Territory of Iowa throughout its stormy career. Banks in neighboring states were smirched by political graft and corruption. Even the State Bank of Indiana was unable to keep out of politics, and its successor, the Bank of the State of Indiana chartered in 1855, was conceived amid graft and corruption. No political stain soils the record of the State Bank of Iowa.

When the State Bank of Iowa ended its career and its branches became a part of the national system, an epoch in Iowa banking history was closed. All State laws devised expecially to regulate banking became obsolete when the Federal government taxed out of existence the notes of State Banks. Many banks now in Iowa began their careers before the Civil War, but with a very few exceptions they were incorporated under general regulations to carry on a banking business not involving issuing notes. The purpose of the State Bank plan was to unite the branches in mutual responsibility for the notes which they had issued.

After the Federal legislation of 1865 authorized banking in Iowa was centered in the national banking system.

The First National Bank of Davenport, Iowa, has the honor of being the first national bank in the United States to begin business under the new law. Application for its charter reached Washington on February 26, 1863, one day after the bill was approved by the President. The bank was No. 15 on the list officially acted upon by the Department on June 22nd and it retained this number until it was rechartered in 1882. On June 29, 1863, the bank opened its doors for business, two days before any other national bank in the United States. Its deposits on that date were $80,506.93. Its first installment of notes amounting to $26,000 was received on January 21, 1864. These notes were the second lot to be engraved, those of the First National Bank of Washington, D.C. being the

first. This bank still continues to do business on the original site.

The Iowa banks were small because conditions in Iowa did not then warrant large banks, but they were unquestionably banks of deposit and discount as well as of circulation. As evidence of their soundness during the first ten years of the history of national banking in Iowa, only one failed.

Aside from the national banks, the only banks in Iowa during this period were private, unincorporated institutions and a few banks under the general laws of the State. Neither of these types was subject to any special regulation. The private banks were much more numerous than any other class, since they were not required to make any reports and were unincorporated institutions. In 1875 they numbered about 200.

Banking methods, however, were changing by the mid-nineteenth century so that banks were no longer dependent on note issues as a source of profit. In 1860 a law was passed which required that all banking associations under the general incorporation laws of the State make regular quarterly reports of their condition to the Auditor of the State, but no other laws were enacted to provide a system of State banks, and so private banks flourished unregulated where the national banks were not adapted to the local conditions. Even as late as 1892 there was scarcely any State banking legislation.

On March 21, 1874 the Fifteenth General Assembly passed legislation establishing the savings bank system of Iowa.

Under the terms of the law of 1874 five or more persons were permitted under the general incorporation laws for the purpose of establishing a savings bank. Detailed instructions were laid down accordingly so as to conform to existing savings banks which were required to reorganize before July 1, 1975 to the provisions of the act. The articles of incorporation were to be filed in the county recorder's office and a certified copy deposited in the office of the Secretary of State. Incorporation could be for a maximum of fifty years and the ordinary powers of a corporation were vested in these banks.

The Auditor of the State was required to report the condition of savings banks at every regular meeting of the General Assembly. In his report of 1875, where nineteen savings banks are enumerated, is to be found the first official record of banks incorporated under the savings bank law. Although the law of 1874 has been amended from time to time, it still retains most of its original features.

Savings Banks in Iowa were stock Savings Banks. A fixed rate of interest was paid to depositors and the profits remaining were divided among the stockholders. This type of bank was more numerous in Iowa than anywhere else in the United States. Of 1185 stock savings banks in the United States reported in 1917 - 892 were in Iowa. Even as late as 1920, Iowa had 47 more banks than Illinois.

The temporary breakdown of the nation's banking system in the panic of 1907 was the immediate cause of the adoption of the Federal Reserve Act. The establishment by Congress of the Federal Reserve system in 1913 changed materially the position of the national banks of Iowa and also influenced the State chartered banks.

A bill was passed and approved, May 30, 1908, known as the Aldrich Vreeland Act. This act was recognized as a temporary expedient, since it was to expire by limitation on June 30, 1914. It was later extended one year by the Federal Reserve Act. Under the provisions of this act associations of banks, known as "National Currency Associations", were permitted to issue currency secured by a deposit of commercial paper. There was also a provision for the issue of additional circulation secured by deposit of bonds other than bonds of the United States by national banks not members of a currency association. The purpose of the additional circulation provided by the act was to furnish an emergency currency.

Membership in the Federal Reserve System was made compulsory for all national banks and optional for the State chartered banks.

The provisions of the Federal Reserve Act regarding State bank membership required the banks to conform to the capital requirements of national banks, to observe the limitation on loans to a single individual or firm of ten percent of the capital and surplus of the bank, to meet the same reserve requirements as national banks, and to be subject to examination and supervision by the Federal Reserve Board.

By the end of 1918 seventy-seven State Banks were members. Among these were included some of the larger State banks, notably the American Commerical Savings Bank of Davenport.

Various types of financial institutions, closely connected with the banking business have existed in Iowa. The Building and Loan Associations, a cooperative institution, the Federal Farm Loan System Act passed in 1916, commercial banks, state and savings banks, just to name a few.

The most distinctive feature of Iowa banking, the large number of banks, especially in relation to the population of the state, suggests that banks in Iowa are generously supported by the people and owned by thousands of different stockholders.

- Concluded -

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COLLECTOR OF POSTAL HISTORY WANTS
TO BUY PRE 1890 CORRESPONDENCE.
MY PRIME INTEREST IS IN LETTERS
WRITTEN FROM THE FAR WEST.

Harry L. Fine
2114 E. Balsam Ave.
Mesa, Arizona 85204

C L E A R I N G H O U S E

Listed below are items members wish to BUY, SELL, TRADE or WANT

WANT DRUG, MEDICAL ITEMS WANTED: Scrip , Advertising Notes, Cards, Tokens, Checks, Anything relating to medicine and pharmacy. Leonard M. White, 116 Montclair Ave., Boston, Mass. 02131.

WANT Books on paper and papermaking and related subjects, including documents and manuscripts. Larry Adams, 969 Park Circle, Boone, Iowa 50036.

WANT Cancelled checks for the following amounts...CENTS ONLY: 1, 2, 4, 6, 7, 14, 15, 16, 17, 19, 21, 22, 24, 26, 27, 31, 32, 12, 34, 38, 39, 41, 42, 43, 44, 47, 48, 49, 51, 52, 57, 58, 59, 61, 62, 69, 72, 73, 76, 78, 79, 81, 82, 84, 85, 86, 89, 91, 94, 96. Herman L. Boraker, P.O. Box 204, Rocky Ford, Colo. 81067. STATE YOUR TERMS.

WANT Hammer type devices used to cut-cancel old checks. Early Cincinnati Checks and obsolete bank notes. Early Cincinnati historical paper. Robert Flaig, P.O. Box 27112, Cincinnati, Ohio 45227.

Listings are very short. We can't list your ads if you don't send them in. Remember short ads are welcome for this page - Free. Send 'em in!

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NOTES FROM MEMBERS (Cont'd. from page 166)

From Herman L. Boraker (CCRT #156) P.O. Box 204, Rocky Ford, Colo. 81067
First I want to tell you I think the last issue of TCL was very good. I enjoyed the articles by Robert Cook and Larry Adams very much. Shortly after receiving The Check List I received a price list from a west coast dealer offering some of the checks mentioned in Cook's article and I ordered them. Then Tuesday, Sept 14th I gave the program at our Valley Coin Club meeting, held in La Junta, Colo., using the article and the checks. Program was well received. In fact I have been asked to go to Lamar, Colo. and give the same program in November.

As time permits I'm preparing a check display for one of the local banks. It will probably be a couple of months before I get it all together.....

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And from Mr. C. Victor Deloe (CCRT #130) Box 263, Richwood, W.Va. 26261
I have read with growing dismay the various descriptions of cks. of the Bk. of the West and its successor the First National Bank of Charleston. The design has been described as pilgrim with plow or two backwoodsmen.

A History of West Virginia, by Charles H. Ambler (1933) describes the design (which is the state seal of West Virginia) as follows: In the center of the disc is a rock, bearing upon its face the inscription "June 20, 1863", the date of the admission of West Virginia to statehood. On the right of this rock stands a farmer clothed in the traditional hunting shirt of the pioneer. His right hand rests upon a plow handle, and his left arm supports a woodsman's axe. At his right are a sheaf of wheat and a cornstalk. On the left of the rock and in front of an anvil stands a miner with a pickaxe on his shoulder. On the ground on front of the rock and its accompanying figures are two hunters rifles crossed and surmounted at their point of intersection by a Phrygian cap....

Cont'd. on Page 181

SOME VARIETY FOR EVERYONE

Write for complete list

Unusual Protective Devices on Checks

Indian Territory Checks

Hansford, Texas

Koehler, New Mexico

Notice of Protest

Crisp blank documents from Territory of New Mexico

Cases in Supreme Court of New York

Scotts #183 on check

Albuquerque, New Mexico

Unusual uncut sheets blank checks

Handmade checks

Navy checks & Pay vouchers in 1840's

Army subsistence vouchers

Also - some currency and choice type coins

Bob Duphorne
c/o First National Bank
P.O. Box 1305
Albuquerque, New Mexico 87103

HOW MANY OLD CHECKS

R. Duphorne (CCRT # 139) P.O. Box 1305 Albuquerque, N.M. 87103

Just a very short time ago I began collecting checks. I am not having much luck. There are many checks available from many old banks all over the country. But, when it comes to my home state of New Mexico there are either very few checks or else they are in hiding.

My bank is the First National Bank in Albuquerque, and we processed about 1,000,000 checks a month in 1970. How many were actually written 40 or 50 years ago, or back at the time New Mexico became a state, or even farther back in Territorial Days, is not known.

The history of the First National goes back a long ways as far as banking in New Mexico is concerned. In 1878 The Central Bank was established in the Old Town portion of Albuquerque. In 1882 the First National Bank of Albuquerque was organized in New Town and in 1884 The Central Bank was merged into it. In 1933 this bank was reorganized and the First National Bank in Albuquerque evolved.

As Senior Vice President in charge of Operations, I should have access to many fine old documents. But, ten years ago I was not a collector and I destroyed about ten tons of old papers because we ran out of storage space.

I destroyed these records with the same lack of foresight that as a janitor 35 years ago I threw away half a dozen large brass cuspidors and an antique letter press.

To get back to the story of early checks, I did find a Boston ledger used by another New Mexico bank back in 1910. A Boston ledger is a large bound book used for manual posting of information on checking accounts. The sheets contain sets of columns to cover a weeks activity of checks and deposits and balances. The names of the depositors are listed along the left side of the sheet. We can determine the exact amount of activity in the form of checks written.

This particular bank opened for business in 1903. The records for Noovember of 1910 indicate that they had 145 accounts, and, in that month 552 checks were written. That's less than 9,000 a year. I wonder how many checks have survived. People just didn't write many checks 60 or 70 years ago and no internal revenue requirements were around to make necessary the long retention of records. I am familiar with the record of one customer, who, in the period from 1899 to 1909, averaged writing only 40 checks a year.

But, I've talked about only one bank and there must have been many banks in a state the size of New Mexico. There were, but many were shortlived. I wonder if those victims of closed banks cherished their checks well enough to save them.

In 1863 a group of men applied for a bank charter, but Congress failed to approve it. It was not until 1870 that the first charter was approved. The record of failures is as follows:

	Opened	Closed	Left
1870 - 1900	46	20	26
1901 - 1911	76	16	86
1915 - 1920	54	14	126
1921 - 1926	14	79	61
1927 - 1935	6	26	41
1936 - 1940	--	--	41
1946 - 1959	14	3	52
1960 - 1970	13	--	65
	223	158	

That is 178 bank failures in a period of 100 years. New Mexico moved from Terriotrial status to Statehood in 1912, and during its life as a Territory, 122 banks had been chartered and 36 had closed. I would be foolish to try to estimate the number of checks written during Territorial days.

New Mexico National Bank notes are listed as rarity 8. I would guess that New Mexico Territorial checks would be in a similar classification.

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FROM MERRY OLD ENGLAND

Mr. David Keable, 37 Godstone Road, Purley, Surrey, England has recently joined C.C.R.T.. He is a dealer in paper money with very strong interests in checks and related material - his listings reflect that fact. He has sent an ad, but to date it has not arrived; if it is received before we "go to press" it will be included in this issue, if not it will appear in our next issue.

His listings contain a good deal of information along with his offerings. Below are excerpts from his "Historical Interest No. 4" list:

"IN GREAT BRITAIN where Bank Note Collecting - Cheque Collecting - Historical Paper are still at the very beginnings, Ton upon Ton of valuable items are shredded and burnt daily by the Bank of England and The Treasury - The Banks under strict security.

"I have made it my task for over two years to rescue the little I can for collectors. A small group of Islands such as this can no longer have a great deal in private hands. Access to sources in Para. One - OUT OF THE QUESTION.....

"Our few pieces of paper history soon disappear and its good to see such interest. With even a few pieces of really old material in your collection you are on the right lines to understanding WHY YOU COLLECT. Many of us - I do sometimes - get just that bit too absorbed in the possible resale value of an "EF" Cattern.....

"19th CENTURY CHEQUES. Cheque collectors, now you know you were right! To buy when you did. Stanley Gibbons - new and most impressive lists contain '19th Century Cheques at £2.00 each'. A Pattern is Emerging,

if it's paper - if it's old - if it has any connection with Money, A DRAFT - A RECEIPT - A FINANCE BILL - A BILL AT SIGHT - OR SIXTY DAYS - A LETTER OF CREDIT, these hitherto neglected items will become top collecting items and at high prices. .....

"By far the most interesting of all these is the BILL OF EXCHANGE Not understood in two minutes, and for this reason the more absorbing. It is a CHEQUE, a BANKNOTE and a LETTER OF CREDIT at one and the same time. A Cheque is payable on demand and must be drawn on a Bank. A Bill of Exchange is payable at a future date, and is drawn on a Bank - Merchant Bank - an Accepting House - or any "Debtor who accords his creditor the right to draw a Bill on him". It is the oldest form of Paper Money, dating back to the early Greek and Roman civilizations. See "Byles on Bills of Exchange" and "The Meaning of Money" Hartley Withers.

"A true Bill is based on the passage of actual goods from A to B. A Finance Bill on unspecified "value received". A simple case:

A. Babu Wallah: Tea Factor of Callcutta sells a 100 cases of tea to Sir Lipton-Bond of London. It is shipped per m.v. Thermopolae. Sir Lipton's credit is good world wide, but he does not want to pay before he has the goods. A. Babu draws a Bill on Sir Lipton for £5,000. 3 copies, 1st. 2nd. and 3rd. of Exchange at 120 days, sends the 1st of Exchange with proof of despatch from his Bank to Sir Lipton - Sir Lipton signs in acceptance across the front. This bill back in the hands of A. Babu is as good as a Banknote, and his Bank or Bill Broker will pay him a proportion of the sum according to the time left to run. His Bank or Broker may keep the Bill until due but, most likely, will sell it again - raise other Drafts on London, against its value, for it's own clients who have debts to pay in London.....

"THOSE EARLY BANKERS WHAT WERE THEY LIKE. The Goldsmiths you know all about. The Country opportunists whose failures provide most of the broken provincials in your collection - some 60 failed in the "Panic of 1825" - The Merchant Bankers. This more prudent section of the banking community - their business based in seaports - on Bills of Exchange - with the backing of real produce, provided the backbone and most of the stability. They ran their produce and banking side by side, styled themselves merchants in their letters.....

"William Greggon BANKER OF LIVERPOOL 1710- 1807. Associated with CLAY - PARK AND MORLAND all these came to banking the hard way through the slave trade privateering. THOMAS PARKE kept a vessell of 250 tons, 16 carriage guns - 20 swivels and 154 men in case he wanted to argue a little.

"These hardheaded men, as merchants, did not place too much faith in country bank paper with a financial backing they could only guess at but relied on bankpost bills - Bills of Exchange drawn on reliable houses, gold and Bank of England notes....."

If all this sounds interesting contact Mr. Keable at the address given at the beginning of this notation. Hopefully we'll have an article from him for a future issue of T.C.L.

DAVID KEABLE & Co. listings for C.C.R.T. have just been received at this late date in October. It is some twelve pages in length and for your interest and consideration selections from it are presented. Write Mr. Keable for complete listings - DAVID KEABLE & CO., 37 Godstone Road, Purley, Surrey, England.

C.C.R.T. September 1971

GREETINGS TO ALL MEMBERS OF THE C.C.R.T. FROM ENGLAND Where daily the business of shredding and burning just what you and I want is at least a minor industry. THE TOP OFFICIALS OF OUR SOCIETY HAVE ENCOURAGED AND HELPED ME in every way to pitch and find at least a few items. There is no cheque collecting Society in Great Britain, just a hadfull of interested people - they are keen and do snap up all top items on my lists. THIS SMALL LOT is the best we have ever had and it is reserved soleley for my friends and clients in the U.S.A. and Canada. IT HAS TAKEN SOME MONTHS TO PUT TOGETHER. I do not know what Specimen U.S.A. - CANADA Cheques look like other than these few on my list of which most are facsimiles rather than true specimens. However I do know that all listed specimen cheques are just a riot of colour combined with tasteful execution some old - most are singles, in rare cases a dozen (this will show in the prices).
THESE SPECIMENS ARE JUST PLAIN HARD TO GET. MY BASIC SUPPLIERS WILL usually JUMP A HOOP to get me just what I want - They have worked with me a long time - BUT SPECIMEN CHEQUES ! - well most suppliers are keeping their Brittanic necks well tucked away - you can guess WHY!
SECURITY HAS BEEN TOUGH OVER HERE Since Elizabeth 1st. and getting no easier - THE REAL AND ACTUAL AXE in the TOWER OF LONDON IS PUT AWAY NOW. THE PRICES ARE MORE THAN I WOULD WISH but we must send air - the packets will be large and stiffened 10" x 14" - ALL SUPPORTING LEAFLETS- uncreased - WILL BE SENT WITH EACH ORDER to substantiate dates - most will have facsimile charts of signatures current at the time - some we can link with actual Banknotes of Scotland - England - Australia. The Top Items for Colour, ease of album display, will be indicated by price. Also if they are, in our opinion, unlikely to turn up again. Most are one page fold-back and display.

Later we will send our lists, recently sent, to our Clients in U.S.A. - Canada - for Banknotes. We believe ours to be a UNIQUE SERVICE. "ONCE BOUGHT YOU HAVE GOT IT" IS NOT GOOD ENOUGH FOR US, when more desirable notes turn up, we will swap. JUST COVER OUR COSTS IT IS OUR PRIDE AND BUSINESS TO ENSURE that all our clients - U.S. CANADA EUROPE U.K.have the first and best collections of U.K. - Colonial Notes IN THE WORLD.

C.C.R.T. MEMBERS We include PART ONLY of our recent "Historical No. 4". If you would like to read the whole - JUST WRITE.
We send because we feel you would wish to know what goes on over here IN YOUR COLLECTING FIELD.

WHERE WE HAVE BEEN LUCKY ENOUGH TO FIND NEW STOCKS OR SIMILAR ITEMS We have made large reductions to our U.K. prices. This is to make sure that C.C.R.T. Can collect from England.
PLEASE HELP US - by stating ALTERNATIVES - when you order ADD Generously for Post. This will be our largest on cost - RETURNABLE ORDERING AND MONEY BACK GUARANTEE.

SPECIMEN TRAVELLERS CHEQUES

(1) A SET OF TRAVELLERS CHEQUES. 6 LLOYDS all totally different USED and colourful from £20-£2. 7 BARCLAYS from £20-£2 all dated variously in the 50's. Usually burnt under strict security.....$7.00
The District Bank. A colourful set of THREE is included...

(2) The Royal Bank of Scotland in £10. Red- £5. Blue £2. Green in combination with Glyn Mills and William Deacons - as is to be expected, handsome and imposing.....$3.50.

(5) District Bank. A folder of Specimen Travellers Cheques and letter of Credit and Letter of Indication. All these items may be taken from the book and put in your album.....$2.00

(6) When I sorted the specimens out the singles, from all parts of the list some old - some rare from the world over, these I have formed into 6 Collections of 10 items Specimen cheques at a BARGAIN, also included Letters of Credit.....$10.00

(11) Lloyds Bank. A folder of specimen cheques in brilliant colour. 21 pages - facsimiles of all the signatures - Contains Specimen Letter of Indication 1954 - Heavy Card. A specimen Letter of Credit for £20. Pale Blue - Red - this is a work of art - more beautiful than any banknote I have ever seen. A complete set of 5 multi-coloured cheques £2, £50. 1959. Another set dated 1968 (£2 - £50). Another £5. dated 1954 of the earlier large design. ALL THESE ARE SINGLE SHEETS - READY TO GO INTO YOUR ALBUM..... A SINGLE.....$25.00

(15) BARCLAYS BANK 1949. - Facsimiles are printed direct on to the sheet. May be cut out if required. The specimen cheques are of course detachable from the sheet. In Brown - Mauve - Green.....$3.00.

(24) NATIONAL PROVINCIAL 1853. 4 Items. 2 Specimen Letters of Credit - 2 Letters of Indication. All these items are in the form of booklets. One shows the headquarters building of the Bank is Bishopsgate, with street scenes of buses and motor vans. 1918-1925 period. In the next the street is empty but further motor car scenes on the Letters of Indication date positively as in the 50's. THIS IS A SINGLE.....$5.00

AMERICAN AND CANADIAN FACSIMILES. Well we all want to progress but not too much where our Banknotes, cheques are concerned. The more they modernise us the smaller and less individual everything gets. All are coloured but few actual specimen cheques. Perhaps they are only for Overseas. READERS PLEASE STRAIGHTEN ME OUT HERE.

(25) A Set of Facsimile cheques of the Canadian Bank of Commerce dated 1939-50-51-55-57 1962-1970, 2-1931 one undated but the style indicates 1910 or perhaps W.W. I. (This makes the 1931 look quite up to date)
THE WHOLE 17 cheques.....$12.50

(26) AMERICAN EXPRESS 1946. A complete set as issued (a single) to London 10 cheques Two huge Letters of Credit 00,000 in Pale Blue. Very striking indeed - with thousands of multi-coloured dots. - For security - and four pages of specimen signatures.....$8.00

(34) THE COMMERCIAL BANK OF AUSTRALIA 1963. Facsimiles. The colour is perfect, too many to go into.....$5.00

(41) DEUTSCHER REISESCHECK A "different dettle of Fish". Full instructions and I do mean INSTRUCTIONS on how to tell the sheep from the goats. Three specimens housed in ideal fold back covers. The colour is bold-authorative - 50 Dm - 100 - 500 Orange, Green, Mauve. I am minded as I write of Kaiser Willhelm - helmets - sabres and the battle of gun carriages. If I had another set with my German Banknotes they would go. This set is TOP CLASS.....$5.00

(45) STATE BANK OF THE U.S.S.R.1964-57. A folder of 4 page fold back to display the cheques. A page of specimen signatures every single one of which is stranger than the cheques - all have been written with the sole assistance of a quill pen and a bottle of vodka. The cheques - the most elegant display and mounting yet - EIGHT Values in Pound Sterling set on a page overlapped 6.1/2" x 16". PERFECT - Coloured - YES - DESIGN - WELL YOU ALL KNOW RUSSIAN CZARIST NOTES.....$15.00

BILLS OF EXCHANGE
1854. Liverpool - Blue - 60 days.....$4.00
1810. Manchester (on rice paper) Pay 2 months after date.....$6.00
1869. Dublin - A four months Bill of £100.....$5.00
1919. Bank of Liverpool - Bill as Sight for $292.....$5.00
1886. Glasgow - Bill of 3 months - Harbour scene, square riggers and early steamers.....$5.00
1885. Liverpool - A Bill of six months, payable in London.....$5.00
REGRET CAN ONLY LIST A FEW - ASK FOR A SELECTION.
More Modern but Colourful and of great interest to colonial Collectors:
Large Cheque size - a new Set of Bills of Exchange from the world over 20 At.....$10.--

CHEQUE BOOKS. We have had dozens of enquiries for actual cheque books from which our Cheques are detached. We thought it more fair to list them (Partial listing) It is, of course, in the stubs that the interest lies. All books will have at least two cheques.....$3.50 ALL THROUGH.
1914. July - 8 September 1918. Lloyds Bank Ltd. - Very thick 120 cheques Formerly Liverpool Union.
1915 Feb 6th - December 1915. The London City and Midland Overprinted 'Birkenhead' - Charing Cross'. North and South Wales? Lilac. Many wartime charitable donations.
1863 Bank Liverpool Messrs. Moss & Company. Black and Ivory.
1847 As above, but no perforations. These older cheques were usually cut from the book with a knife, diagonally across the centre design. The cutting in some cases would prove forgery, particularly where the form was used to draw a Bill of Exchange for later presentation.
1918 Lloyds Bank. An interesting feature - all cheques with Mint Penny Red in space for signature. This dates the change of Stamp Duty to 2d.

DAVID KEABLE 37 Godstone Road Purley, Surrey England

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T.C.L. DELIVERY

As you may or may not know, due to postal regulations we have had to revert to sending T.C.L. by Third Class mail which in a number of cases causes a member to receive his copy four to five weeks after it has been mailed...and the postage cost, believe it or not, is greater than if we were permitted to use Second Class mail which has a higher priority. If you would like T.C.I. mailed First Class to insure quick delivery please add $2.00 when you return your dues. As a point of interest it actually cost 56¢ to send Issue #7 by First Class Mail.

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BUY SELL TRADE

ALL FOREIGN PAPER MONEY

SPECIALIST IN MEXICAN PAPER MONEY

ED SHLIEKER
P.C. Box 66061
Chicago, Illinois 60666
U. S. A.

Member
ANA - SC DE MEX - IBNS - WPCC - TNS - SPMC - PMCM

SPECIAL NEWS

Since our meeting in Washington, several members have volunteered their assistance, within the limitation of the time available and their capabilities, to help in the work of C.C.R.T. These offers will be gladly accepted and each member notified of job details as soon as the Evaluation Committee submits their recommendations and suggestions.

Our sincere thanks to those members who have so thoughtfully volunteered their service and assistance - your services will be sincerely appreciated. Other interested members are invited to join this loyal group.

Several of our members are presently functioning in various capacities for the benefit of C.C.R.T., they are:

Mr. R. Duphorne, CCRT #139, P.O. Box 1305, Albuquerque, New Mexico 87103 has become an Assistant Editor (and contributing editor, note article in this issue) to help in locating and recruiting writers for T.C.L. and also to obtain interesting and informative articles for future issues of our publication. His services are very much needed and certainly appreciated. Your cooperation with Mr. Duphorne will be of great help to your editor.

Mr. Ron Burnham, Jr. CCRT #216, P.O. Box 2002, Little Rock, Arkansas 72203 is C.C.R.T.'s first Publicity/Public Relations person. His years of experience in newspaper work and advertising will give us a professional approach in our effort to let collectors know of our existence and what we are doing. Plans are presently being formed for our future efforts in this direction. So we may be current in our news releases please keep Ron informed of newsworthy information. Let him know when you give a check program, exhibit a display, have a gathering of check collectors or find clippings relative to our activities. Your cooperation will be especially appreciated by Ron and will be of great benefit to C.C.R.T.

Mr. Raymond H. Rathjen CCRT #12, 4047 Graham St., Pleasanton, California 94566 will be running our new activity - Check Exchange Service. This new feature will afford you the opportunity to exchange your duplicate checks for some you presently do not have. Details of this program will be found elsewhere in this issue. Let's make use of this new service.

Mr. Vincent D. Oehrlein, CCRT #24, P.O. Box 646, San Pedro, California 90733 will be running the new "Question & Answer Column". This replaces our previous Query and Answer Column. We can find out things we want to know and also help our fellow members by answering their questions for which we have answers. This can be an important part of every issue. Full details are in this issue.

Mr. J. E. Weaver CCRT #2, P.O. Box 30, Woodland, Calif. 95695 is one of our most active and contributing members and as most of you older members know, he is our Auction Manager. He has performed this function since our inception and a very important one it is. He looks forward to your continued and increased participation.

Mr. William R. Heald, CCRT #8, P.O. Box 216, Albuquerque, N.M. 87101 has accepted the postion of Librarian. CCRT has a very limited library at present and hopefully it will grow. Keep this in mind if you have any books to donate. This project is just getting started; there will be more details in the next issue of T.C.L. Mr. Heald is also compiling a Check Census from previous listings in T.C.L. This subject is covered elsewhere in this issue - be sure to read it.

NOTES FROM READERS (cont'd. from page 1)

The seal was designed by Joseph H. Dis Debar and was adopted in September 1890, three months after we gained separate statehood. If anyone calls it anything other than the state seal I will put a curse on them that will cause them to have an uncontrollable urge to drink moonshine and smoke a corncob pipe.

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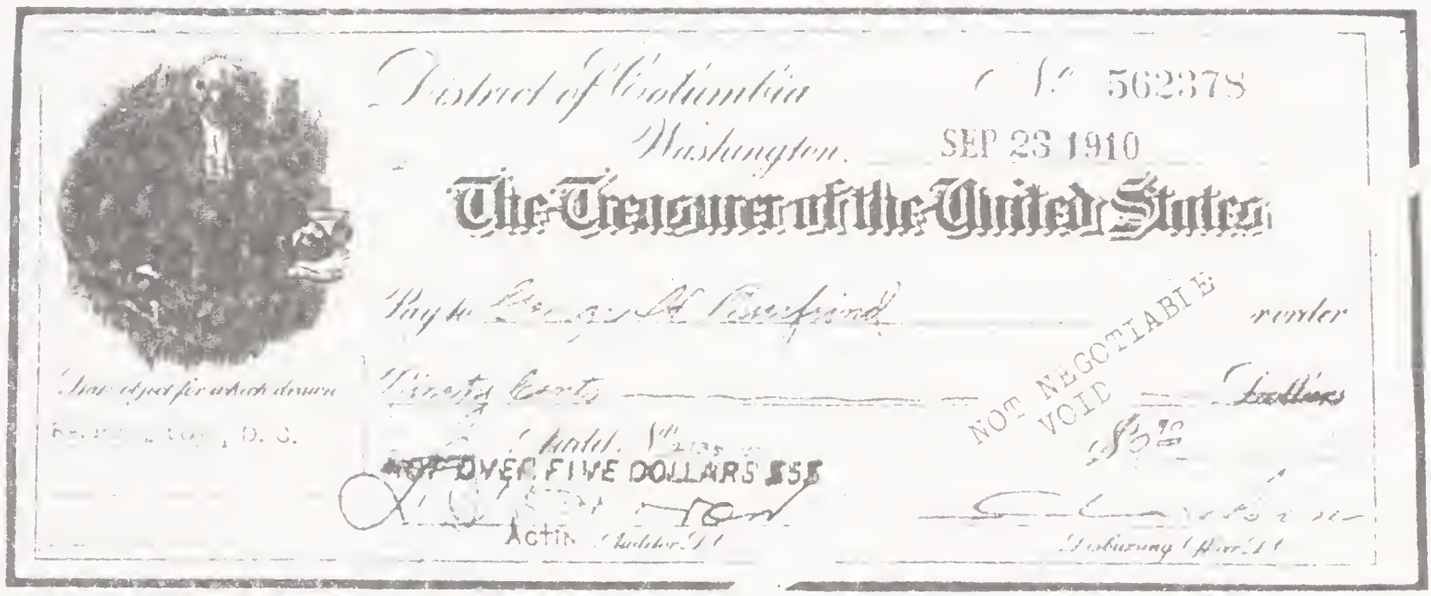
OLD GOVERNMENT CHECKS

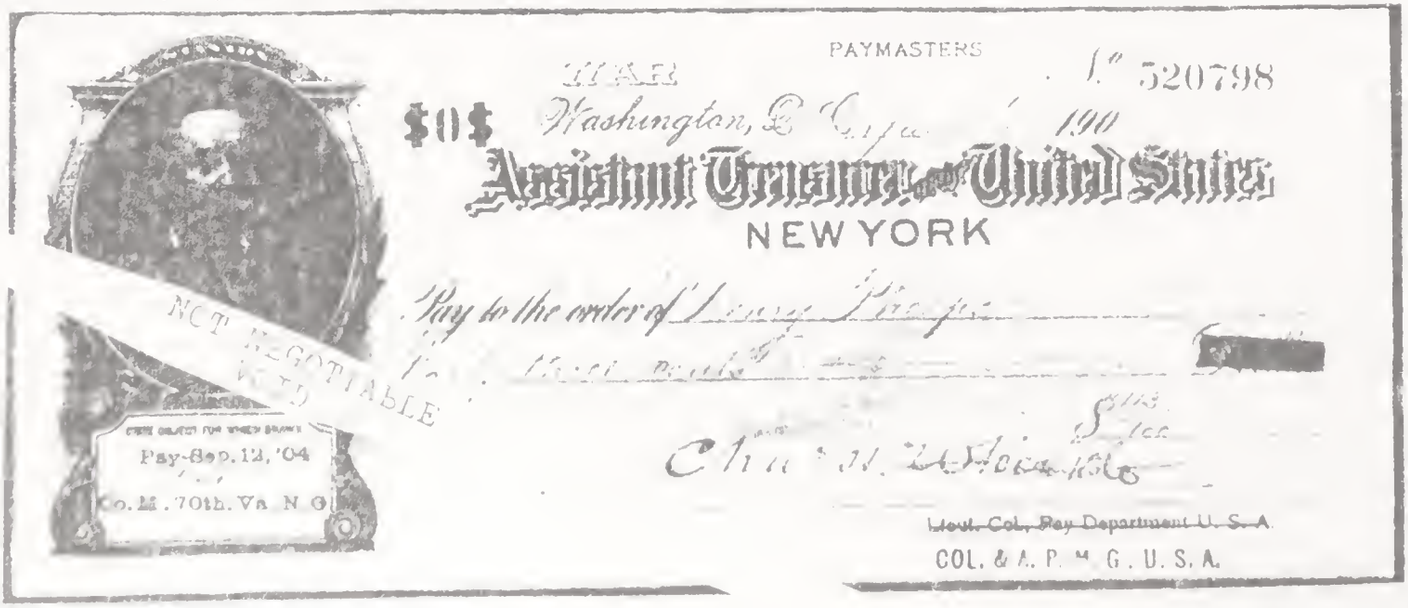
Harry L. Miller (CCRT # 145) 222 West Douglass St., Reading, Pa. 19601

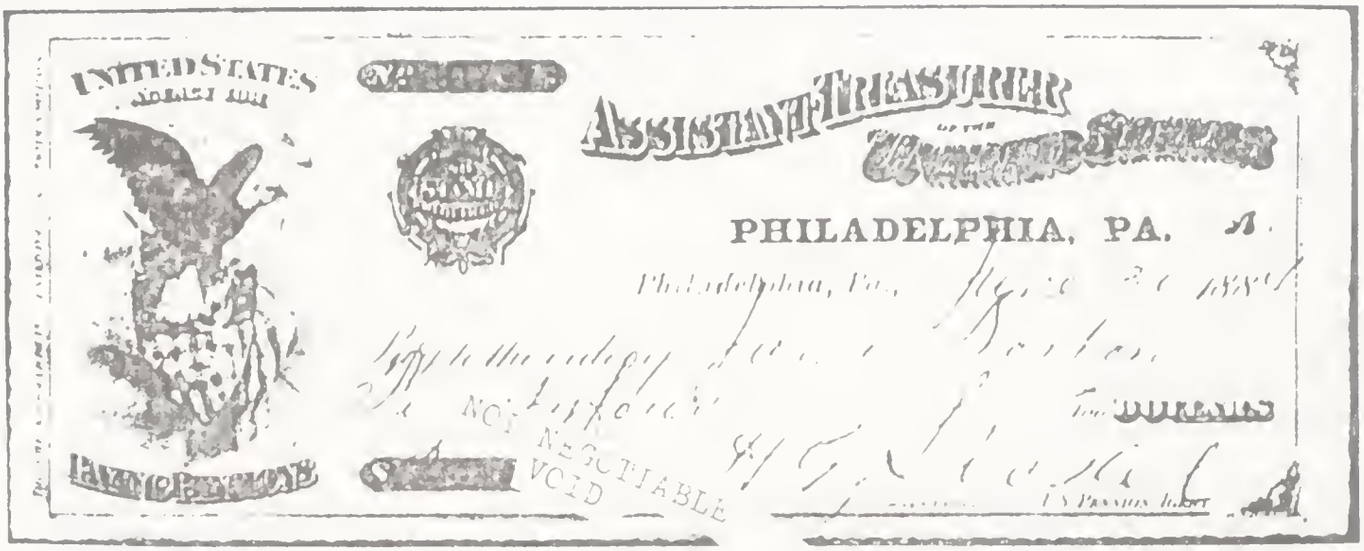
The illustrated old government checks are from the collection of Mr. Miller. He shares them with CCRT members here and notes that they are all "uncashed".



The above check for 90¢ has a picture of George Washington. Under Washington's portrait the small print reads "State object for which drawn. Refunding taxes, D.C.". The check is protectographed over the signature of the Acting Auditor D.C. and also signed by the Disbursing Officer D.C.

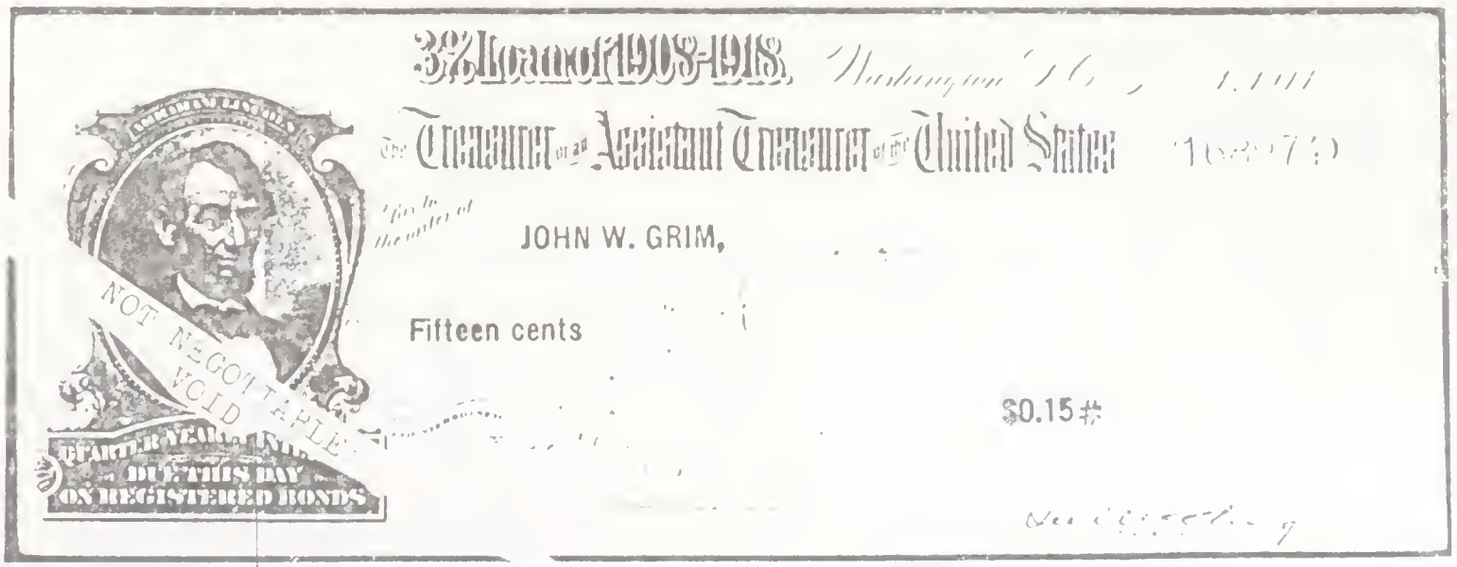
Stanton's name appears above his portrait on the check below. The small print under his portrait reads "State object for which drawn. Pay-Sep.12,'04 (written in -Pvt.) Co. M. 70th Va. N.G." Check is dated Jan. 6, 1905 and is in the amount of 45¢. It is protectographed "O".





Assistant Treasurer of U.S. check has vignette of eagle and shield. "United States Agency For" appears above eagle. Ribbon in eagle's beak has the famous - "E. PLURIBUS UNUM". Overprinting on shield reads "Department of the Interior" and below shield "Paying Pensions." The fine print at left end of check reads "This check should be presented for payment within 90 days". The check is made out in the amount of Twenty-four dollars. The photograph shows what appears to be a spindle cancel just before the name James Norton. It is signed by the U.S. Pension Agent. The fine print at bottom of check reads "Engraved & Printed at the Bureau Engraving & Printing."

Abraham Lircoln's name appears above his portrait on this 3% Loan of 1908-1918 check. It is datelined Washington, D.C., Nov. 1, 1911 and in the amount of 15¢. Beneath portrait it reads "Quarter Yearly Interest - Due This Day - On Registered Bonds". It is signed by Treasurer of the United States - McClung (printed or mechanical signature ?) and countersigned by F.M. Barnes.



THE QUESTION BOX

(This feature will be run by Mr. Vincent Oehrlein; it replaces our former effort - Query-Answer Column which faded due to lack of participation. We have started anew with a dedicated member to operate the column and a new name. Let's make it a GO this time. Mr. Oehrlein will receive all questions and answers, keep a running list and submit his compiled listings to your editor for each issue. We can obtain a great deal of information and find answers to our questions from this feature....editor)

Here's your chance to find answers to all those questions about checks and check collecting that keep bugging you. This project will take the combined efforts of all members if it is to fulfill the objectives. Send in your questions---but more importantly, send in answers to the questions asked by your fellow members. This is strictly a cooperative venture and will succeed for only one reason--your interest and help.

Send new questions and answers to previous ones to Vincent Oehrlein, P.O. Box 646, San Pedro, Calif. 90733

NEW QUESTIONS:

1. Who knows about the history of check collecting--where did it start who started it, and what were the original goals?

2. What is meant by the statement "No Protest" rubber stamped on the face of a check? Has it always meant the same as it does today?

3. Several issues ago someone asked about a rubber stamp impression on a check in the design of the reverse of a $5. U.S. gold piece. I don't remember seeing a logical reason for its' use. Anyone know?

4. Were banks always the staid establishments with which we are familiar? Are there any instances known of early banks or bankers who operated another enterprise as an integral part of the bank?

5. Can anyone provide a thumbnail sketch on the Bank of La Porte, La Porte, California? here is(or was) La Porte?

6. Is there a reference source which would provide brief histories of the many banks which no longer exist?

7. When and why did Wells Fargo drop the comma after Wells (used to be Wells, Fargo & Co.)?

8. What is the best way to house a check collection? How do you do it? (This is a wide open question everyone can have a crack at answering)

9. I was not able to attend or participate in this sale, but I noticed a book of interest along the check line offered in the recent public and mail auction sale of the George J. Fuld Numismatic Library, Part I Sunday August 15, 1971 by the Katen's. It is described as follows:

(pg 41) Lot #867 Reedy; "The Universal Bank Note, Draft and Check Detector, for Detecting all Classes of Counterfeit Bills, Draftsand Checks of all Banks in the United States. 1858 pp. 1 pl. New binding with filler blanks and gold stamping" Est. value $75.00

Does any member have one of these books or havingseen one,could furnish C.C.R.T. a more thorough description of the book and its contents,

and possibly comment on its use? A review of this book would be very appropriate.

10. This 1932 check on the First National Bank of Boone, Iowa, shows a rubber stamped notation "Federal Tax Added - 2¢". Other checks I have with this notation on them are dated from 1932 - 1934, but I have been unable to pinpoint the exact dates as to when this tax was in existence and any accurate information about the tax and its source. Have any other C.W.S.A. members noticed this on any of their checks of this period? Any information on this will be welcome.

No. 196

FEDERAL TAX ADDED 2 C

BOONE, IOWA June 20 1932 $ 6.66

PAY TO THE ORDER OF Tom Sellers

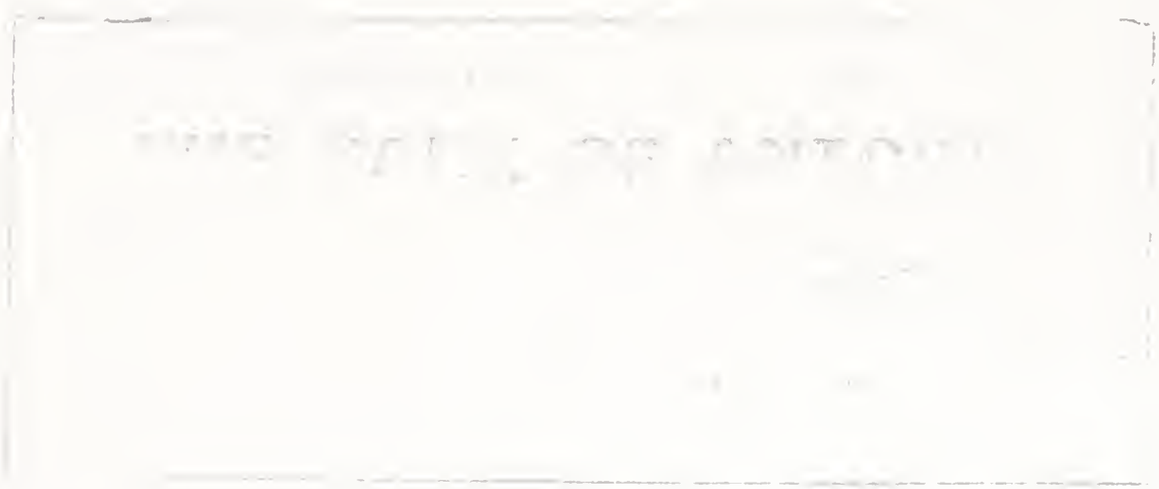
Six and 66/100 DOLLARS

COUNTERSIGNED

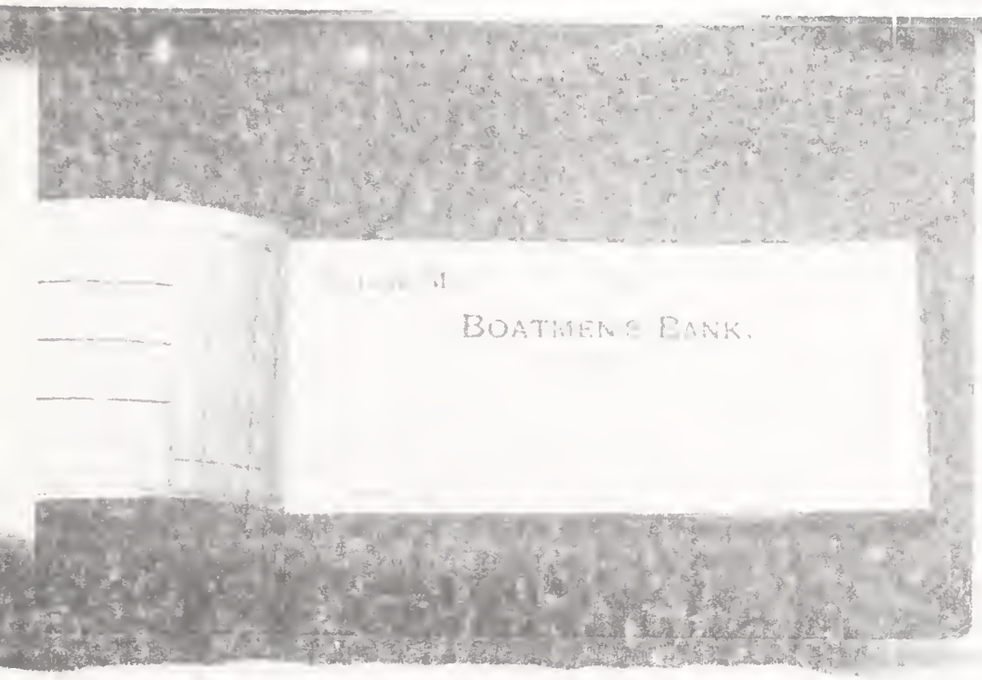
FIRST NATIONAL BANK
BOONE, IOWA
72-108

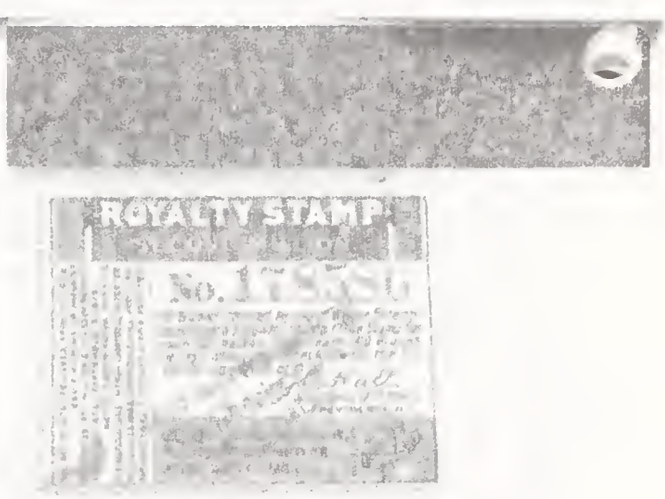
LOCAL UNION NO 869 U. M. W. of A.
Geneva J. Hurtis Recording Sec'y
A. J. Gilbert Treasurer

11. [illegible] exchange [illegible] the words "air exchange" as shown on the check below.



12. Why were one not find very early checks not endorsed on the reverse?





17. The above check book which contains the Royalty Stamp is from the collection of Don Horstman, R. R. , Gerald, Mo. 65037.
The check reads:"St. Louis, Mo._____ 19__ No. ___, Boatmen's Bank, Pay to the order of, ($____) Dollars, (Signature line) Printed by J.C. Hall and Co. Prov. R.I.
The stamp reads " Royalty Stamp - Second Million - No. 1 Micro - All Rights covered by any of the above patents must bear a Royalty Stamp- (one stamp for each 50 checks or less or each 100 blanks or less other than checks with the facsimile signature of 'S/ J.C. Hall - sole agent of Patents - Providence, R.I. -(bottom panel) George L. Marine, Jr., Henry H.Morrington, Jennison C. Hall, Owner of Patents - (and panel) Pat. Oct. 1870 Reissued April 24, 1878 Geo. E. Waring, Jr. Patentee, Pat. May 29, 1872 Milton J. Johnson, Patentee; Patent May 7, 1878 - Sept. 2, 1878 Henry H. Morrington, Patentee; March 5, 1861, Myron Campbell, Patentee; June 23, 1885, Jennison C. Hall, Patentee; Patent July 24, 1883, Matman A. Gibbs, Patentee -(Over-print reads) Good only for (next word unreadable), 25 Checks (next word unreadable), J. C. Hall".

Any information on this Royalty Stamp or similar stamps would be appreciated by Mr. Horstman. Does anyone else have one in their collection?

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SAVE YOUR CHECKS - YOU MAY BE FAMOUS SOMEDAY

(Reprinted from Dec. 1962 AMERICAN BANKER with permission. Sent in by Don Horstman (65037 code)
The last check drawn by President Lincoln is one of a unique collection of autographed checks of famous men recently acquired by John Sherwin, Chairman of the Board of Union Trust Co., Cleveland, Ohio. The Lincoln check was drawn for $600 on the 1st National Bank of Washington and dated 4-14-65 (the day before he was assassinated). The collection is composed of checks of 50 statesmen, generals and others famed in American history and in English literature. Each of the checks is framed separately with an engraved portrait of the signer. The collection is to be displayed in the bank lobby after

which it is to be hung permanently in the directors room of the Union Trust Co. The oldest check in the collection is dated 1785 and is signed by Aaron Burr.

. . . . . .

The following news item was received from Howard L. Baron (CCRT #156) Sunnyridge Rd., Harrison, N.Y. 10528. It appeared in the July 19, 1971 edition of THE DAILY ITEM, Port Chester, N.Y. and is reproduced here by permission of Westchester Rockland Newspapers, Inc.

Harrison Library Has Oldtime Check Show

A unique display of checks — dating back to 1773 — is on exhibit at the Harrison Public Library through the courtesy of Howard Baron of Harrison.

Baron's collection includes a draft dated Nov. 8, 1779, on the United States of America for interest due on funds borrowed by the United States with the signature of the Treasurer of Loans Francis Hopkinson who had also been a signer of the Declaration of Independence.

There are 18th century commercial checks drawn on the first Banks of the United States dated 1792, the Bank of Pennsylvania, 1794 and the Bank of North America 1795.

Also on display is a check for $500.00 dated September 20, 1852, payable to the Indian Agent in New Orleans.

Two checks for the smallest amount ever issued by the United States Government are in the amount of one cent each, one representing a warehouse refund in 1876 and the other the amount of additional retirement pay unintentionally withheld from a navy man upon his retirement in 1924.

There is a Second National Bank of Boston check dated 1872 payable to Harriet B. Stowe. This exhibit in its entirety will be on display through Aug. 6 at the Harrison Public Library.

According to Baron, the collecting of checks as a hobby, like any hobby, began in the past four or five years and much research on the subject is now going on. It is proving to be an interesting and inexpensive hobby that appeals to anyone who likes a historically oriented collection.

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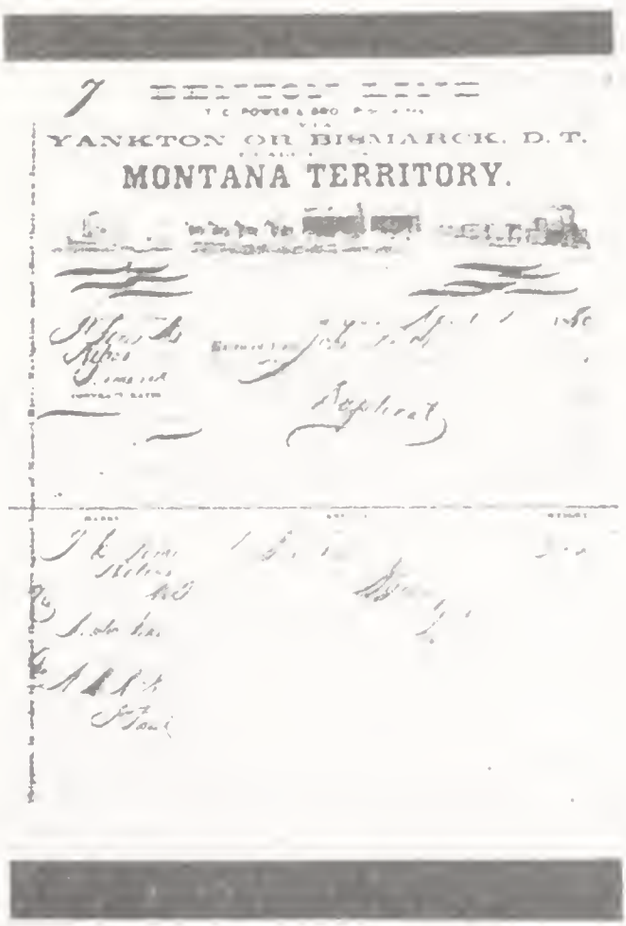

STEAMERS IN MONTANA TERRITORY

Harry I. Fine (CCRT #7)
2114 E. Balsam Ave., Mesa, Arizona
85201

It is always interesting to add a collateral item to one's territorial cover and postal history collection. The T.C. Power & Bro. bill of lading reproduced with this article shows an upper Missouri river steamboat, an overland freighter and early train is such an item. It is dated 1866 and represents a shipment of merchandise from St. Louis, Mo., consigned to the T.C. Power Co., Helena, Montana. The routing indicates the Northern Pacific Railroad (NPRR) carried the shipment to Bismarck, Dakota, then on a Benton line steamboat for the trip up the Missouri River to Fort Benton, Montana and from that point it was taken by a T.C. Power overland freighter to its destination, Helena.

Continued on page 197

WELLS FARGO BANK

Don T. Thrall 610 Arlington Ave. Berkeley, California 94707
(CCRT #144)

(This article was produced by Don for Calcoin News, official publication of the California State Numismatic Association and appeared in Vol. 12, Number 4, July 1958 issue. It is reproduced here by permission of the above and their cooperating editor, Mr. Les Lodge)

On March 18, 1852, Henry Wells, William G. Fargo, John Butterfield and others gathered at the Astor Hotel in New York City and formed the firm of Wells, Fargo & Co. The firm was organized to conduct an express and banking business in California, which in time was to spread as far east as Salt Lake City, excluding the New York City office.

The banking portion of the business consisted at first of the purchase and sale of gold, bullion and bills of exchange. The new firm sent to San Francisco Samuel P. Carter, who arrived on the S.S. Oregon June 27, 1852, to set up, manage and operate the express department, and Reuben W. Washburn, who arrived July 11, 1852, on the Tennessee to set up and operate the banking department. On July 1, 1852, the new firm opened for business at 114 Montgomery St., San Francisco.

The new firm of Wells, Fargo & Co. was starting a business in competition with other already well established express and banking firms. Its principal rivals were Adams Express Co. and Page Bacon & Co., bankers. Within two years Wells Fargo had offices established throughout Northern California. While most of the offices established were primarily express offices, they also operated as agencies for the banking department. Branches of the banking department were established in Virginia City, Carson City, Salt Lake City, Portland and New York City.

On February 23, 1855, because of the failure of their parent companies in St. Louis, Page Bacon & Co. and Adams & Co. failed. Failure of these two leading bankers of the Pacific Coast precipitated runs on the other express and banking companies of the area. The express companies in California during the gold rush days were more or less forced into the banking business. They were the only firms equipped with safes where gold and similar valuables were stored awaiting shipment. Because of these safes, they began accepting deposits for safekeeping and gradually got into the business of lending money and conducting general banking businesses Many of the smaller companies were dragged down by the failure of the two important houses. Wells Fargo managed to weather the crisis and emerged as the new leader in the express and banking field. From the time of the firm's founding until 1876, the express and banking departments were carried on under the same roof, at which time they separated, each occupying its own quarters. The bank moved to the corner of Sansome and California Streets and the express company to Sansome and Halleck Streets.

The San Francisco Clearing House Assn. was organized and started operations on February 4, 1876, with 15 charter members. Wells Fargo & Co. was assigned No. 15. The San Francisco Clearing House was the first such organization formed in California.

On October 4, 1875, the Big Four of the Comstock, James G. Fair, William S. O'Brien, John W. McKay and James C. Flood, opened the doors of the Nevada Bank to the public. It had a paid-up capital of $5,000,000, an unusually high figure for those days. The founders named their bank after the state which had built up their fortunes. Branches of this

The first Wells Fargo Bank as it appeared in 1852. The illustration is from a daguerreotype in the bank's historical collection. Organized March 18, 1852, Wells Fargo & Co. opened for business July 1, 1852 at 114 Montgomery St., San Francisco. The firm was organized to conduct an express and banking business in California.

bank were established in Virginia City and New York City. The Nevada Bank joined the Clearing House Assn. as No. 16 on June 30, 1877.

In 1890, I. W. Hellman and his associates purchased control of the Nevada Bank and assumed active control with Hellman as president. Under his direction, the bank prospered. In 1898, the bank took out a national charter, becoming the Nevada National Bank. The Nevada National Bank assumed No. 16 on January 5, 1898. The Nevada National Bank issued national currency under the then existing national banking laws.

In the meantime the Wells Fargo & Co. Bank continued to prosper. To commemorate the 50th anniversary of its founding, the firm had a silver medal struck. This medal was presented on March 1st, 1902,

to each employee with one year or more service.

Sometime before 1905 all branches of the Wells, Fargo & Co. Bank had been closed or otherwise disposed of, with the exception of the one in New York City. The branches in Virginia City and Carson City were closed. The Salt Lake City branch was sold to the Walker brothers of that city, who added it to their already successful banking institution.

The branch in Portland, Ore., was sold to the powerful United States National Bank of Portland, which for years after proudly advertised that it was the successor to the Wells Fargo Bank. The New York office was sold during the latter part of 1905 to the National Park Bank, which later was merged with the Chase National Bank - today's Chase Manhattan Bank.

In January 1905, the long-anticipated merger of the Nevada National Bank and Wells, Fargo & Co. finally was consummated. Serious thought had been given to closing the banking department of Wells Fargo & Co. prior to this time, but there were so many protests to this idea that it was dropped. Prior to the merger, Wells Fargo Bank showed a capital of $16,000,000 and deposits of only $11,000,000.

In order to reduce its capital and surplus accounts before the merger, the Nevada Bank paid surplus funds in both accounts to the stockholders in the form of dividends. The Wells Fargo Bank adjusted its accounts by crediting the surplus moneys to the express department. When the new Wells Fargo Nevada National Bank opened, it did so with a capital stock of $9,000,000 and a surplus of $3,500,000. This bank also issued national currency under the provisions of the national banking laws.

The Union Trust Co. of San Francisco was organized by I. W. Hellman and incorporated on February 6, 1893. It was the first bank established by Hellman after he had taken over the Nevada Bank, and the first bonafide trust company in San Francisco. Prior to this, in 1881, another Union Trust Co. of San Francisco was founded, but it was in operation for only about a year before it was forced to close. There was no connection between these two companies. At the close of business on December 31, 1923, the Union Trust Co. of San Francisco merged with Wells Fargo Nevada National Bank.

On January 1, 1924, the new institution opened as Wells Fargo Bank & Union Trust Co. This new bank was incorporated with a capital stock of $9,000,000 and a surplus of undivided profits of $7,900,000. This large bank continued to prosper and grow in stature through the years. Until 1954, when it again started branching out, it was the largest bank west of Chicago operating in one city, having only one branch - and that being only two blocks up Market Street from the main office. On December 20, 1954, the bank changed its corporate title to Wells Fargo Bank.

The first branching out by Wells Fargo was a merger with the First National Bank of Antioch, which took place on October 1, 1954. Organization of the First National Bank of Antioch was started by the father and son team of John A. and Herbert A. West in 1910. The First National Bank and its associated Antioch Bank of Savings opened for business on January 2, 1911, with a total combined capital of $50,000 - $25,000 for each bank. Its principal correspondent bank since its opening was first Wells Fargo Nevada National Bank and then Wells Fargo Bank & Union Trust Co. Because of its conservative management, the bank was able to weather successfully the big depression of the '20s and the bank holiday in 1933.

The merger with Wells Fargo gave the customers of the Antioch bank access to additional and expanded banking facilities.

The second bank to merge with Wells Fargo Bank was the First National Bank of San Mateo County. This bank was chartered as the Bank of San Mateo County in 1891. It was the first bank in San Mateo County and the first bank between San Francisco and San Jose. In 1903, the San Mateo County Savings Bank was formed as a dividend to the stockholders of the Bank of San Mateo County. In 1904 the Bank of San Mateo County took out a national charter under the new name, The First National Bank of San Mateo County. The San Mateo County Savings Bank changed its name in 1930 to the San Mateo County Bank, moved to new quarters in Redwood City and opened a commercial department in addition to its savings department. The First National Bank of San Mateo County and the San Mateo County Bank merged in 1936, keeping the name of the former. The merger with Wells Fargo became effective on September 30, 1955. At the time of the merger, the First National Bank had five offices in San Mateo County, all of which became offices of Wells Fargo Bank.

The next move was the establishment of new offices. The first of these was at San Carlos on May 26, 1956. The next was at South San Francisco on June 25, 1956. Another new office was opened in temporary quarters in Hayward on January 28, 1957. At the time this is being written, another new branch is being planned in Hayward.

Wells Fargo Bank has been a leader in the banking field in the West since it opened its doors for business in 1852, more than 100 years ago. Today it continues to grow and expand on Montgomery Street, "Wall Street of the West", in San Francisco, financial center of the West.

Bibliography

The Antioch Ledger (newspaper).
Wells Fargo Bank History Room.
Irene Simpson, director, Wells Fargo History Room.
V.M. Parachini, vice-president, Antioch office.
T. N. Thompson. vice-president, Redwood City office.
"Wells Fargo Bank & Union Trust Company" by I.W. Hellman, a pamphlet published by the Newcomen Society of England in North America in June 1952.
"Wells Fargo", by Edward Hungerford.
FINANCING AN EMPIRE - History of Banking in California, by Ira B. Cross.

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WANTED WANTED WANTED

Wanted All Scenic Checks - Business

Cards Old and New Also Wanted.

Dennis Gibson, 276 Golf St., Oshawa Ortario, Canada

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PLEASE NOTE

Our usual feature CHECK REFERENCE MATERIAL does not appear in this issue. This was done in order to save time in getting this issue to you; it will appear in issue #9 and contain material eliminated herein.

PRINTERS AD

The printing advertisement sample sheet on the opposite page is from the collection of Mr. Ron Horstman (CCRT #43). It depicts some of the printing methods as mentioned by Mr. Rathjen in the article preceding this notation. Due to our method of reproduction, some of the detail in the printing may not show up. For your information and assistance in reading, the sample sheet reads top to bottom: "Incorporated 1864, St. Louis - Singer Building, C.C. Cheney Prest., Sign on building-Merchants National Bank - Missouri, Fifth and Locust Sts. - Ja. Pauton Sec'y. - Western Bank Note and Engraving Co. - Steel Plate Engraving and Lithography - Railroad Bonds, Drafts, Checks, Certificates, Commercial Headings, & etc, Color Work, Safety Tinting to Prevent Alterations".

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ALBUQUERQUE NEW MEXICO CHECKS

These are the only Albuquerque Checks available and when these are gone there will be no more. Each check in the set has been selected with care from my supply and when you buy any of the three sets there will be no duplicates.

I have only a limited supply of most of these checks, so there is a limit of one set to a customer.

A combination of either Sets A & C will give you an interesting collection of Albuquerque checks, as will a combination of Sets B & C, however do not order sets A & B as you would receive duplicates of most of the checks.

SET "A" - First National Bank of Albuquerque, 1900 to 1924, 20 checks, including one check 1900 with stamped revenue paper and 7 others pre-statehood checks,

Price for Set.....$40.-

SET "B" - Same as set "A" except 14 checks, 1904 to 1924, no revenue check and only 5 pre-statehood checks,

Price for Set.....$25.-

SET "C" - Albuquerque National Bank, 1924 to 1970, 56 checks each one different, altho some are varieties of similar checks,

Price for Set.....$40.-

If you would like to add Albuquerque, New Mexico to your collection of checks order your set today as this offer will never be repeated again.

WILLIAM R. HEALD
C.C.R.T. #8
P.O. Box 216
Albuquerque,
New Mexico 87101

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Incorporated 1866.

AMERICAN

BANK NOTE AND ENGRAVING Co.

STEEL PLATE ENGRAVING

AND LITHOGRAPHY

THE PRINTING PROCESS
Part II (Continued from issue #7)

Ray Rathjen (CCRT #12) 4047 Graham St., Pleasanton, California 94566

LITHOGRAPHY METHOD

Many of our checks have been printed by this process since the early 1800's, however the process has changed several times over the years and it is interesting to follow the changes that have been made since the earliest stone printings.

It all began in 1796 when Aloys Senefelder, a Bavarian, discovered the process of lithographic printing. Using a natural limestone found in the Jura Mountains of Bavaria, he cut blocks about 3 inches thick and of a size to accommodate the printing he had in mind. He would then write on the stone with a specially prepared ink and print copies directly from the stone. By the early 1800's an improved method of stone printing was used in most countries. Briefly the process was as follows: Stones were supplied in sizes from 5 by 7 inches up to 44 by 62 inches, depending upon the work to be done. "Graining" is the first step in the preparation of a stone, which unlike a plate can be used over and over again until it is too thin to take the pressure of the press. Graining is done to remove the old image and prepare it for a new one. The stone is placed on a table face up and an abrasive mixed with water is poured over the stone. Another stone is placed on top of the first with the face down and the top stone is pushed back and forth and in a circular motion to grind smooth or "grain"the surfaces of the stones. The stone is now ready for drawing the image. This can be done by several methods such as drawing, painting, scratching, engraving or any method preferred by the artist. The artist can use special lithographic crayons of various degrees of hardness or a paint called lithographic tusche or a tool for scratching or engraving.

After the artist has created the printing image, the stone is chemically treated to improve the ink-repellence and water-receptivity of the non-image area. This basic lithographic principle, that water and grease tend to repel each other, can be easily demonstrated by taking a greasy crayon or grease pencil and marking your initials on a stone. Now if the stone is amply wetted the water and the ink roller run across the face of the stone, the ink will adhere to the initials but not to the rest of the stone. You can now print your initials by pressing a paper to the stone.

Making the non-image area more water-receptive is called "etching", more correctly it is desensitizing and is done by brushing the chemical solution on the stone. Improving the ink-receptive qualities of the image area is called "rolling up" and is accomplished by applying a special greasy ink to the image area. The stone can now be proofed. A flat bed press is used and the number of copies that can be made is small. Of interest is the article by Mr. S. Percival, Jr., "Art On Stone" in the January 1973 issue of The Check List.

The next advancement in the process was the development of metal plates with surfaces that were abraded mechanically or chemically to give the surface the porosity of the stone so they had the same grease-water repelling effect. The process was further improved by making these plates about 10 to 30 thousandths of an inch thick so they could be stretched around a cylinder and used on a rotary press, this resulting in 1500 to 6000 copies per hour. During printing a water solution is applied to the plates which adheres to the non-image area and prevents ink pickup by this area. In the above methods the paper made direct contact with the plate or stone and the abrasive action of the paper caused excessive wear of the image and limited the number of copies that could be made.

By 1905 the "Offset Process" of lithography was developed. Altho the offset method can be used with any type of plate; intaglio, planographic or relief, this method offered the greatest advantage to lithography. Offset simply meant printing the image from planographic plates first on a rubber blanket and then transferring the image to paper. This soft rubber blanket greatly reduced the wear on the image. The next improvement was to take the image up on a revolving soft rubber cylinder from which it was offset onto the paper. Using this method the plates were capable of approximately 60,000 impressions.

Afurther improvement was made when the plates were made by the "deep-etch" method. They were manufactured by a photo-mechanical process, the design being cut or etched into the plate by acid. The etching, which held the ink-holding material was only one-thousandth of an inch deep, a very small amount compared with intaglio plates. In the offset printing process these plates were wetted with a mild solution of water and acid which rejects the ink. This solution caused the design on the plates to deteriorate. To overcome this the personnel at the Bureau of Engraving and Printing developed a new type of plate for offset printing called the "high-etch" plate. The plate is manufactured the same as the deep etch plate but instead of the image being etched, the background is etched away from the image, leaving the image in relief. This eliminated the need for the wetting agent and extended the life of the plates. During their first year of use at the Bureau the average life of the high-etch plates was 12 million impressions. This is the method used today for a large percentage of our printing.

Some mention should be made of the photo-etch method of making plates since this method can be used to make both intaglio and lithographic plates. This is a process whereby a photograph can be transferred to a plate. If you will look at any picture in your newspaper with a magnifying glass you will see that it is made up of many fine dots. The reason for this is to solve a problem that came about with high speed printing. The early plates, whether intaglio, lithographic or relief used a very stiff ink and the process of printing was very slow. With high speed printing a more fluid ink is needed as the stiffer ink does not wipe or pick up fast enough. Stiff ink would stay in the engraved lines or on the plate where it was deposited but the more fluid inks would not do well in the long engraved lines or on large areas, and a grey area was difficult to obtain. It was found if the image could be made of many small etched dots or ink wells, the ink would stay in these small dots and make proper transfer to the paper. This is one reason why a photograph, when transferred to a plate by the photo-etch method is exposed thru a screen to break the image up into small dots. Various sizes of screens are used. This is called the halftone process. In one method the dots are the same size but the darker areas have the dots etched deeper so they hold more ink which results in a darker printed area. Another method varies the size of the dots. This results in a grey area or area whose contrast can be controlled.

The plates used in this process are coated with a light sensitive "resist". They are then exposed with ultra violet light thru the negative (or positive) and the halftone screen. Depending upon the type of resist used, the light will either break down the resist or "fix" the resist so that it can be washed away from the image area or from the background area, whichever is desired. If, for example, intaglio plates are being made, the resist where the image is will be washed away to allow the acid to "bite" the plate or etch the plate only in the image area. This is one of several methods used and since it is quite complicated this explan-

ation is, of necessity brief and incomplete.

Most of our printing today is done by the Letterpress method, such as our newspapers. Lithographic printing runs a not-too-close second and intaglio a poor third. This however, is not true if one only considers the printing of securities. Intaglio is probably the most beautiful type of printing because ofthe embossed effect caused by the large amount of ink that can be deposited and because of the detail of the fine continuous lines. Lithographic plates deposit a somewhat lesser amount of ink and the edges of the fine lines are more uneven and the lines are often broken. With a little practice one may be able to tell which method is used to print some of our checks and notes, but not always. If you wish to study excellent examples of intaglio and lithographic prints for as little as 50¢ each, write for the form 9326 entitled "Engraved and Lithographed Printings by the Bureau of Engraving and Printing" - Address: Bureau of Engraving and Printing, Office Services Branch, 14th and C Sts. S.W., Washington, D.C. 20226.

- Concluded -

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E-X-C-H-A-N-G-E S-E-R-V-I-C-E

Something New - Ray Rathjen has agreed to run a Check Exchange Service whereby you may exchange your duplicates for different ones, but let Ray tell you about it.

Several of the members have discussed starting an "Exchange Service" for trading your duplicate checks. I have agreed to handle it and it will function, to start with, as follows:

--We would exchange checks, check for check, value for value for members of C.C.R.T.
--Send me your checks, minimum of 5 and a maximum of 20, all different, not commercial drafts, notes or related material.
--You must include SASE (self-addressed-stamped-envelope) large size.
--Write your C.C.R.T. membership number (lightly in pencil) on the back of each check. (So I do not send your checks back sometime)
--To start with you will get back one less check than you sent (until we get a little working material built up).
--Checks must be pre - 1910.

I will do the best I can to give a fair trade with what I have. We have some nice material to start with but need more. We have members Arthur Curths, Bill Colby, Mr. Carter, W.A. Casper and J.E. Weaver to thank for our starting material. If it works out we may start an exchange for material after 1910 including the new picture checks. I would appreciate any comments or suggestions. Send your duplicate checks and correspondence to: Mr. Raymond H. Rathjen
4047 Graham Street
Pleasanton, Calif. 94566

Trade in your duplicates now for checks you do not have; this is another new activity we can all benefit from - Let's make use of this added service. Do it today.

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History behind town names - Dense sumac thickets were responsible for naming Smackover, Ark. Early French hunters called it "sumac couvert (cover) which the settlers Anglicized to "Smackover". Wynot, Neb. got its name from townspeople asking eachother "Why not name it -? These and many others from "Scratch Ankle, U.S.A." by Myron Quimby, an interesting book on place names.

GIVE HIM A LITTLE MORE TIME

Ron Burnham (CCRT #206) P.O. Box 2002, Little Rock, Arkansas 72203

I would like to write a note outlining a few of the things that have happened to me and are happening to me as a result of recently joining C.C.R.T.

The idea of collecting checks first hit me like the proverbial ton of bricks. I read a short article about C.C.R.T. in a coin publication - wrote to see if I could join - and was delighted to be accepted. I had one problem. I didn't have a worthwhile check to my name for even a beginning collection.

In early correspondence I asked Bob Flaig if there was such a thing as a "starter set" like coin and stamp novices are enticed into. He said "no" but would sell me some of his duplicates. Within three days of receiving his checks and back copies of T.C.I., I was giving a program on C.C.R.T. at my local coin club meeting. I was scheduled originally for the following month but an emergency moved me up! I didn't let on that I was that new at checks and Bob's checks and a display of T.C.L. were instant hits. I received excellent comments from the club.

I called on some bank presidents of small towns in Arkansas and found that banks are not always the best sources of old checks but in each case the bank president seemed delighted to see my marvelous collection. None had ever seen checks with revenue stamps on them, for instance. Many told me possible sources of checks in their towns.

One friend was impressed with my early checks and offered me a horde of old files on an old lumber company and railroad. I found about 40 checks in the files and an interesting array of 50+year old letterheads and letters signed by bank-related people and others who became bank-related. Many of the sheets - a thousand of them, at least, had watermarks in the paper and in view of an article in T.C.L. by William Heald on watermarks, I found I couldn't throw even the lowliest of those away until I knew something about them. So now I have a fat box of interesting letters. Also old stocks,bonds, bonds on the railroad company marked Gold Bond but which, according to the correspondence along with them, amounted to "fools gold" instead. In the group were four or five real estate Warrants signed by President Theo. Roosevelt's secretary. I would have preferred the actual Presidential signature but I decided I can't have everything.

I called on the Arkansas Bankers Association Executive Secretary and he shared my enthusiasm and he and I are going about forming a museum for the association. This will embrace all of the banks in Arkansas. Will entail traveling exhibits for various requesting bank lobbies; a permanent museum display of world coins, U.S. coins and checks. Checks, if possible on every bank presently in Arkansas. This has not taken place yet but much progress is being made. He enlisted my aid in finding contributors of coins and I enlisted his aid in helping me find check donors both to the museum and to my collection. I met the Arkansas Bank Commissioner and an attorney who was an attorney during trying days of state banking history. He has given me a great deal of information and banking lore on early scandals.

My research is going full steam and some interesting articles will be forthcoming, in T.C.L. if Bob will accept them, and in other markets.

The letter file and checks have led me to offices of some of the smallest and to the largest bank in the state. From each I have been received with friendliness and in many cases I have been greatly rewarded. My beginning handful of checks has now grown to more than 1,000. Not all of them are prize collector items but 1,000 of anything pleases me.

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STEAMERS IN MONTANA TERRITORY (Cont'd. from page 186)

Fort Benton on the upper Missouri was established in 1849 by the American Fur Company as a trading post under the guidance of Major Culbertson. It is called the cradle of Montana and became headquarters for the distribution of merchandise to all sections of western Montana.

Before the Northern Pacific Railroad reached Bismarck, Dakota Territory in 1873, supplies for the upper Missouri River Country were loaded mainly at St. Louis, Missouri for shipment by boat up the Missouri to Fort Benton. T.C. Power arrived in Fort Benton with a stock of general merchandise during the spring of 1867 and erected a small building to house his wares. By 1869 when his brother John entered the firm as a partner, the business had flourished far beyond expectations. In order to insure better delivery of supplies T.C. Power & Bro. entered the steamboat business in 1875. The line was known as the Black P. Benton Line with T.C. Power in charge.

This enterprising organization operated branch stores in many Montana towns; the warehousing was done at the Fort Benton operation and overland freighters and stage lines for passengers were operated by the Benton firm to carry both merchandise and passengers as quickly as possible. Advertisements in the Fort Benton River Press indicated T.C. Power & Bro. operated as freighters, contractors, dealers in agricultural implements and proprietors of the Benton Line of steamers. They were considered the largest operators in the young territory.

When the Northern Pacific reached Bismarck, Dakota Territory in 1873 practically all freight came by rail to Bismarck and then transferred to steamboats for the trip to Fort Benton. It is interesting to note that the steamboat "Benton" of the Black P. line set an early record of 22 hours for the Bismarck-Fort Benton round trip run (from Dauphin's Rapids). The distance covered was something over 800 miles.

Indications are that T.C. Power & Bro. were awarded several government mail contracts but research reveals only one such recording. It appears in the Congressional Record, House Executive Document 55, 46 Congress, 3rd Session, page 1487. The record notes that on Route #35009 Bismarck Dakota to Fort Benton, Montana is a 814 mile trip once a week and that T.C. Power is manager of the Benton Line of steamboats. Terms of service were April 15, 1880 to June 20, 1882. Date of the order was April 10, 1880. Remarks: $500 per week during the season of navigation in each year.

Northern Pacific Railroad completed its transcontinental line in 1883 and the Great Northern Railroad reached Fort Benton in 1887. The coming of these railroads reduced the river traffic to a point where only a few grain barges were seen on the river and by 1890 another era of the West gave way to more modern transportation.

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Does anyone have checks or other banking paper on the above mentioned business?

GREENSBURG'S FAMOUS TOWN TREES

Joseph E. Seiter (C.C.R.T. #28) 2117 Winchester Dr., Indianapolis, Indiana 46227

Greensburg, located in the southeastern part of Indiana and roughly halfway between Indianapolis and Cincinnati, Ohio is probably the only city in the world with trees growing from the roof of its court house tower.

In the early 1870's the townspeople noticed what appeared to be a small sprig growing in the northwest corner of the court house tower. After a period of time it became evident that this sprig was a thriving, growing tree that, somehow, had taken root in the crevices of the roof on the tower.

Later on it appeared that other sprouts were springing up at various places on the tower roof. A total of five of these trees were counted, growing at a height of approximately 110 feet above street level.

Officials became alarmed lest so many trees might cause permanent damage to the tower roof, so in 1888 a steeple jack was hired to remove some of these trees. Two were left standing. One reached a height of fifteen feet with a diameter of almost five inches at the base. This tree weathered many a storm over a period of years. Finally it died and was placed in the Decatur County Historical Society Museum.

In the meantime, however, another tree had made its appearance on the southwest corner of the tower. This tree thrived and in a few years grew to a considerable height. While it was maturing another tree sprang up on the southwest corner, resulting in two trees. These trees continued to maintain the fame of the county court house for many years.

Tourists from throughout the United States and elsewhere have sought out these famous trees. Over the years there have been many articles published in regards to this phenomenon.

For a long time the species of these trees had not been definitely established. Finally the Smithsonian Institution of Washington, D.C. was asked to make a scientific classification. The Smithsonian decided that these trees were of the large tooth aspen variety.

No one has ever determined just how these trees came to be. In all probability the wind, or perhaps even a bird, deposited the tree seeds in the crevices of the roof many years ago.

As far as sustenance is concerned, the most popular theory is that the dust of the interior as well as the dust and moisture from outside have been able to provide the necessary nourishment. Somebody once offered the pun that the trees were being fed by the "springs" in the court house tower clock.

Today there is but one of these large tooth aspens gracing the roof of the Greensburg Court House Tower. This one has a height of over twenty feet and from all indications is quite hardy.

No. 1[illegible]
Col. 1

For sometime now the services of a steeple jack has been employed to maintain the vitality of this tree and to make the necessary repairs on the court house tower and clock.

It is this writers hope that the current specimen (plus others that may follow) will cont nue to flourish for many years to come.

UNION TRUST COMPANY

71-650
712

GREENSBURG, IND., ____ 19__ No. ____

PAY TO THE ORDER OF ____ $ ____

____ DOLLARS

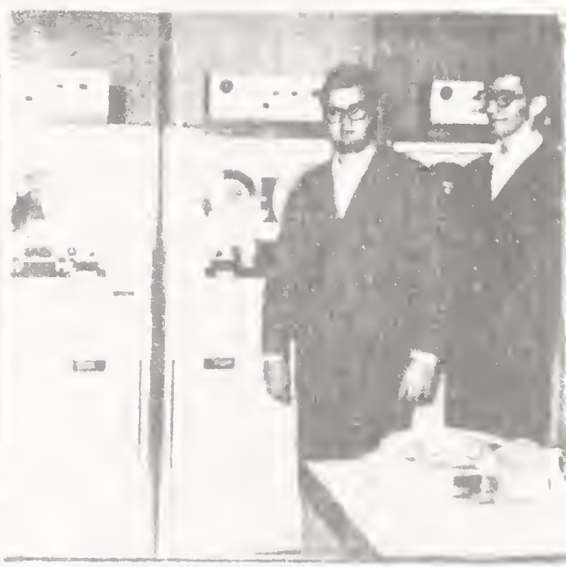
FOR ____

The Union Trust Co. of Greensburg, Indiana issued a check in the 1950's which featured a center vignette of the famed court house tower and tree. It was formed by a light fine line drawing.

Today the bank is still in business. Their address is: Union Bank and Trust Co., 200 N. Broadway St., Greensburg, Indiana.

To this writers' knowledge, no other banking firm has ever issued a check with similar vignette.

CHECK PROTECTOR



Check protector machines of the World War II era and before were manually operated. The machine used in electronic checking

by Don Allen during a tour arranged for his teachers college students. Check sorting is clearly a computer operation, accounts for a major proportion of the Bank's Nova Scotia branches being posted in an automated overnight operation.

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THE CHECK CENSUS

William R. Heald (C.C.R.F. #8) P.O. Box 216, Albuquerque, New Mexico 87103

The original purpose of the Check Census, was to list and compile data on the oldest known checks from each state, however it got to the point where we were starting to get duplication of checks, and dates of use or later dates than were already recorded.

Therefore, before we list any new checks, we ask that you submit a list of checks you would like to list on the Census, and we will select the ones that are eligible and send you copies of the registration form upon which all pertinent data will be recorded.

We would also like to have a Xerox copy of each check sent along with the form if possible, or you can send us the check and we will record the data and return the check to you. Please send sufficient postage for return.

There will be two categories of Census as follows:

SPECIAL CENSUS: Which will cover any and all checks written and dated before 1800.

REGULAR CENSUS: Covering the oldest known checks by State, City, and Bank, dated since 1800.

Some checks previously recorded will be eliminated from the list because they are dated later than others already recorded, and the First Place for the oldest check by State, City or Bank will change, we hope, as new material is uncovered by your diligent searching.

As of this date we have recorded 6 Special Census, and 208 Regular Census, from 43 states and the District of Columbia, but we need checks from Alaska, Florida, Hawaii, Idaho, North Dakota, Washington, Wyoming and Canada, to complete our list of states. We would especially like to record data on the Canadian Provinces. So come on you Canadian members, send us some information on Canadian checks.

We hope to have a special supplement for a later issue of The Check List showing all the checks listed as of this date.

Remember that the Check Census will be an important historical document for future research...and you can participate in its compilation.

(Editor's note - Bill has volunteered to take on this large task, let's give him a hand by cooperating. It will result in the first real "tool" our hobby has for further research and well worth all our efforts)

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Reported in The Wall Street Journal 7-9-71... Do-It-Yourself checks are now available from Communications in Finance Inc.. Customers provide the photo or art work for the check background. First in popularity of subject matter is people, second-most pets. The San Francisco based company notes only one proposed picture design has been refused for "poor taste".

FF.: 201
Oct. '71

C.C.R.T. CHECK CENSUS — EXAMPLE
BANK CHECK IDENTIFICATION FORM — CHECK I.D.# NM-1

BANK - NAME First National Bank — FED. RES.# —
- OFFICE — CITY Albuquerque — STATE New Mexico

CHECK-SIZE, LENGTH 8 IN 204 MM - WIDTH 3 1/8 IN 78 MM

- PAPER, PLAIN X SAFETY — WATERMARKED — OTHER —

- COLOR, WHITE — CREAM — LT BUFF X — CANARY — PINK — RED — LT BLUE —
DK BLUE — LT GREEN — DK GREEN — GOLDENROD — OTHER —

- WATERMARK NONE

- PERFORATION, GUAGE # — TOP EDGE — BT EDGE — RT EDGE — LF EDGE X NONE

- DATE PRINTED ON CHECK BY PRINTER 189- DATE USED 3 March 1899

- PRINTING STYLE & COLOR Text & Script, Brown

- BORDER STYLE & COLOR None

- GRAPHIC STYLE & COLOR None

MANUFACTURER OF CHECK - NAME Milton C. Johnson & Co

- ADDRESS 64 Reade St CITY New York STATE —

REVENUE STAMP (S) - APPLIED, SCOTT # R-164 PRINTED, SCOTT # —

- CANCELLATIONS Pen, J.M. 3/3/99

SUPPLEMENTAL INFORMATION

- CHECKS CANCELLATION Punch; Paid R.S.; Paid F.N.B. Alhq 18 Mar 1899

- ENDORSEMENTS R.S.; Pay F.N.B. Co-Op Bldg & Loan Assos.

- SIGNATURES WRITER: John Munn
ENDORSER: Sig. Calvin Whiting

- SPECIAL INFORMATION No check serial number, amount $60.00, checks 'padded' at top

- SOURCE ~~[illegible]~~ William R. Heald CCRT # 8

DATE 17 Aug 1971

FORM [illegible]-NM-REV

REPORT

Gene Morris (CCRT #67) Box 467, Forest City Iowa 50436

While attending the Iowa Numismatic Association State Convention in Cedar Rapids, Iowa a meeting for check collectors was held in our hotel room at the Roosevelt Hotel on Saturday at 2:00 PM, October 9, 1971.

The following Check Collectors were present:
Russell Rulau, Editor of Numismatic Scrapbook from Sidney, Ohio
Mr. and Mrs. Wardie Jackson - Vermont, Illinois
Mr. and Mrs. Eugene Morris - Forest City, Iowa
Mrs. June Budd - Fort Madison, Iowa
Lee Marsh - Keokuk, Iowa
Bill Ott - Ottumwa, Iowa

Mr. and Mrs. Jackson had a nice display of checks in the exhibit room and also brought several books of checks to the C.C.R.T. meeting to show how they file and keep checks to show friends.

Mr. Rulau is an enthusiastic check collector and agrees that "Check Collecting" is a permanent part of numismatics.

Two other check collectors, Charles Cox of Leland, Iowa and John Hickman of Des Moines, Iowa were "wheeling and dealing" in the bourse room and did not get to the C.C.R.T. meeting.

A discussion was held by thosepresent and many ideas exchanged. It was agreed that more of these C.C.R.T. meetings should be promoted at future shows.

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Our CLEARING HOUSE COLUMN is looking for "business", note the sparse listings in this issue - it's your column for listing BUY, SELL, WANT and TRADE items. It costs you nothing for your ad on this page - why not take advantage of it?

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Some thoughts for future articles: How about a listing of the various types and kinds of checks issued on our first chartered banks - The Bank of North America and the Bank of the United States? Illustrations would certainly enhance the article. Do I hear any takers to compile this listing with necessary comments? If I do, full details will be in the next issue.

Many of us have checks signed by historical and other well known persons; an article on this phase of collecting complete with illustrations would also be of great interest. A good listing of checks just signed by Civil War personalities would be a nice project.

How about something on foreign material? How about you current check collectors, we have not had much on this phase of collecting lately?

You may have other ideas or interests - won't you share them with all C.C.R.T. members? If you feel you can't write an article, just jot the facts down, even in letter form is OK - we'll see that the material is arranged in proper form - send them to Mr. R. Duphorne, P.O. Box 1305, Albuquerque, New Mexico 87103.

TULSA SKYLINE CHECK

Affix check here -
enclosed with this
issue

On a recent trip Ron Burnham noticed a huge picture of this Tulsa check while at the Tulsa Airport. He made a quick trip to the Fourth National Bank of Tulsa to request enough sample checks for all members of C.C.R.T. It is through the generosity of the Fourth National Bank of Tulsa and the foresightedness of Ron that the Skyline Check is now a part of this eighth issue of T.C.L. Our thanks and appreciation to both.

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CERTIFICATES

Bill Heald has literally knocked himself out to complete the necessary art work for the Membership and Educational Certificates we mentioned in previous issues. Bill made good use of his professional talents and did a beautiful job creating them for us - Thank you Bill. It was hoped that in the near future we could start issuing both these certificates but unfortunately the present lack of funds prohibits this for now. In spite of the situation your editor still looks forward to the earliest possible time these certificates may be issued.

Many of our members have already given check programs, talks and made displays; they would be eligible now for an Educational Certificate if the program were under way. So that these persons will be recognized when the certificates are available, the record of their efforts should be recorded now while the information is still available. If you have given a program on checks or exhibited a display of checks etc - please jot this information down now so that when we finalize the duties of a person to head this program you will be able to submit the necessary information to him.

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Your editor regrets to inform you of the passing of our Charter Member, Mr. C. R. Ross (CCRT #33) of Okmulgee, Oklahoma. Although the death of Mr. Ross took place some months ago, it only recently was brought to our attention. Mr. Ross was a collector of more than twenty-five years and held low membership numbers in many of the well known numismatic organizations.

RESEARCH PROJECT STARTED

Mr. Ron Burnham, P.C. Box 2002, Little Rock, Arkansas 72203 is presently involved in a research project on Arkansas banks. If you have checks old or new as well as drafts and other fiscal paper from Arkansas Ron would appreciate hearing from you. Books, papers and such would also help him in writing the history of banking in Arkansas - drop him a line if you have anything relating to this project.

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A Christmas present for your collector friends - How about a 1972 membership in C.C.R.T.?

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A large number of our members have their dues come due with this issue. If you are among these members a statement was recently sent you; if you have not already done so - won't you do it NOW? Additional reminders are costly and time consuming to prepare - your cooperation will be appreciated.

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If you move or have a new mailing address please keep us informed. Some member's mail is now being returned to us marked "ADDRESS UNKNOWN".

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Hopefully the second issue of 1972 will also include a current roster of C.C.R.T. members with their addresses and collecting interests. If your collecting interests have changed please send us any changes - as you want them listed. Unless you specifically want COINS, STAMPS, and PAPER MONEY LISTED - DON'T LIST THEM FOR YOUR PROTECTION!

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